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ABSTRACT

Although education has been put on the list of national priorities, the National Coalition for Consumer Education (NCCE) is concerned that consumer education in the school curricula has not been sufficiently emphasized. In April 1990, NCCE conducted a study through its network of coordinators to gather information on consumer education mandates, policies, and informal practices from kindergarten through grade 12, across the country. A written questionnaire, submitted to chief state school administrators, was followed up with either phone or in-person interviews to gather perceptions and specific information about issues within each of the states. Responses to the survey questionnaire were received from all 50 states and the District of Columbia. The survey defined consumer education to include instruction in four areas: (1) consumer decision making; (2) economics; (3) personal finance; and (4) consumer rights and responsibilities. Study results show that although much needs to be done, more is happening in the schools than is readily perceived through a review of state mandates alone. Among the key findings are the following: (1) 31 of the 51 respondents have a consumer education policy; (2) in over two-thirds of the states the policy covers instruction in all of the four areas; (3) nearly all states that have policies report that at the elementary school level, consumer education is integrated into or part of a course; (4) secondary schools may offer a full semester course in consumer-related topics in 11 states; and (5) two-thirds of the states report that topics in consumer education are more likely to be discussed today than 5 years ago. (The survey questionnaire is included.) (NLA)

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1990 NATIONAL SURVEY

The Status of Consumer Education

In United States Schools

Grades K-12

National Coalition
for
Consumer Education, Inc.

U.S. DEPARTMENT OF EDUCATION
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1990 NATIONAL SURVEY

The Status of Consumer Education

In United States Schools

Grades K-12

Survey conducted by

The National Coalition for Consumer Education, Inc.
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Report prepared by

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University of Virginia

The National Coalition for Consumer Education

The National Coalition for Consumer Education is a not-for-profit, 501 (c) (3) organization dedicated to encouraging, supporting and promoting consumer education in the nation's schools and communities. It is supported through contributions from corporations, foundations, individuals and project grants. It operates through a network of state coordinators which includes educators, business people, government officials, and representatives of consumer and community organizations. It's address is:

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INTRODUCTION AND OVERVIEW

INTRODUCTION

The content and quality of education in America's schools have become major topics of concern. While education has been put high on the list of national priorities, the National Coalition for Consumer Education (NCCE) is concerned that the importance of consumer education in the school curricula has not been sufficiently emphasized.

The results of our study show that although much more needs to be done, more is happening in the schools than is readily perceived through a review of state mandates alone. Included in the report are listings of teachers and schools identified as providing outstanding consumer education courses or programs.

In April 1990, the National Coalition for Consumer Education conducted a study through its network of coordinators to gather information on the status of consumer education mandates, policies, and informal practices in the grades K-12, state-by-state, across the country. A written questionnaire, submitted to chief state school administrators, was followed up with either phone or in-person interviews to gather perceptions and specific information about issues within each of the states.

We intended to update information gathered in 1981 through the InterAmerica Study, "State Consumer Education Policies: An Update" (which in turn is based on a 1979 study conducted by the Education Commission of the States) and the 1985-86 Joint Council on Economic Education Study, "A Survey of Mandates for Economics Instruction," which included consumer education, as well as the Joint Council's 1989 update which was based on 1987 data. Additionally, we sought to develop a format and process that would facilitate future updates.

We would like to recognize the members of our consumer education expert panel, which included: Rosella Bannister, Executive Director, Michigan Consumer Education Center; Dr. Raymond Forgue, Associate Professor, Department of Family Studies, University of Kentucky, Dr. Hayden Green, Chairman, Business Education Department, Oak Park and River Forest High School, Illinois; and Dr. Ronald Stampfl, Professor of Marketing, San Diego State University. Special thanks are in order for Dr. Charlotte Scott of the McIntire School of Commerce and the Curry School of Education at the University of Virginia who is responsible for the tabulation and analysis of the information contained in this report.

We also wish to thank all who participated in this survey and, in particular, Jeannette Soto, NCCE Administrative Assistant, whose perseverance in gathering the information deserves special recognition.

Kelly White, Louise Chinnis and David Drucker, members of the staff of the Curry School of Education, graciously provided research, secretarial and graphic assistance.

We are extremely appreciative of the support provided by: Allstate, AT&T, General Motors Corporation, Household International, Southern Cali-

fornia Gas Company, and the U.S. Federal Trade Commission, who made this study and its publication possible.

At a time when consumers require special knowledge and skills to make effective marketplace choices to maximize their economic resources, completion of this important study was a fitting way to close my tenure as Executive Director of the National Coalition for Consumer Education. It is through joint projects such as this that consumer education initiatives will continue to flourish. The results of the 1990 Consumer Federation of America's nationwide consumer competency study among adults, and the data gathered in this NCCE survey on the status of consumer education in the nation's schools, both underscore the need for an increased focus on consumer education in our schools and communities.

Irene K. Williamson
Executive Director, NCCE
1988-1990

OVERVIEW

The National Coalition for Consumer Education in 1990 surveyed chief state school administrators nationwide to ascertain the status of consumer education in school curricula. Information was collected for each state through personal interviews with administrators and written statements, and covered instruction in elementary and secondary schools for both general and vocational programs.

Among the key findings are:

o 31 of the 51 states (District of Columbia included as a state) have a consumer education policy.

o In over two-thirds of the states, the policy covers instruction in all of the four areas included in the definition of consumer education used in this study: consumer decision-making, economics, personal finance and consumer rights and responsibilities.

o Nearly all states that have consumer education policies report that at the elementary school level consumer education is integrated into, or part of, a course.

o Secondary schools may offer a full semester course in consumer-related topics in eleven states.

o Almost two-thirds of the states (27 states) report that topics in consumer education are more likely to be discussed today than five years ago.

o Fourteen of the 31 states with consumer education policies report that 75 percent of their graduating high school seniors have had a consumer-related course.

o Evaluation of student learning of consumer-related subject matter is a part of the assessment program in 16 of the 36 states that have a general, state-wide assessment program of student learning. Of the 17 states that require students to pass a competency examination for high school graduation, 8 include consumer education topics in these exams.

o Financial planning and management is the topic most frequently mentioned as one that should be included in consumer education in the 1990s.

o Teachers and the business community stand out in over half the states as the group most likely to be discussing consumer education initiatives. In other states, the leaders include such groups as legislators, parents, and school administrators.

o Suggestions for enhancing, and encouraging more states to adopt, consumer education policies are varied, and include improvements in available classroom materials, teacher development, and the organization of parents, community, and like support groups.

MAIN FINDINGS

SUMMARY OF MAIN FINDINGS

The National Coalition's survey, based on in-person interviews and written statements from chief state school administrators, confirms perceptions of a growing awareness of the need to teach consumer-related subjects to elementary and secondary school students. The various statistics and comments collected in the survey indicate that the nature and scope of course offerings in consumer education are changing in a number of states, and that these changes have broadened interest among educators in consumer education. For example, 27, or almost two-thirds, of the 51 states (District of Columbia included as a state) report that topics in consumer education are more likely to be discussed today as compared to five years ago.

The two groups identified as most likely to be discussing consumer education initiatives are teachers and members of the business community. In Alaska, Delaware, and Maryland the foremost discussants are legislators, many of whom are business people, and the business community. Such other groups as parents, school administrators and students were altogether prime advocates in seven states.

Curriculum changes relating to consumer education in the 1980s were reported by about eighteen states. Legislative action was confined to relatively few states. In some cases, consumer education initiatives were weakened, but in other cases they were strengthened. In Kentucky, for example, the state's consumer education mandate was repealed in 1984, with the provision that school districts may include consumer education in the curriculum areas they deem appropriate. By contrast, in the same year, Idaho made the elective course in consumer economics a required course for high school graduation. In more recent action, for example, the 1990 Virginia legislature included in a Senate resolution a directive strongly encouraging the Virginia Department of Education "to include basic business math as well as courses that teach economic principles, banking skills and financial management in . . . school curricular offerings at all levels."

Current Status

The assembled statistics indicate that 31 states now have a consumer education policy. (See Exhibit 1.) These policies differ greatly. In six states, the policy covers both elementary and secondary instruction and all students whether enrolled in general or vocational programs. The policy applies only to students enrolled in vocational programs in six states — District of Columbia, Indiana, Iowa, Missouri, Nebraska and North Dakota. Instruction in free enterprise economics is emphasized in Arizona, New Hampshire, Tennessee, Utah, and West Virginia. As such, course offerings primarily relate to the functioning of the free-enterprise system and the role of market competition and prices in the allocation of scarce resources among competing ends. Concepts of consumer economics may be included.[1]

The policy is optional at the local school district level in eight states —District of Columbia, Indiana, Kentucky, Michigan, Ohio, South Dakota, Utah, and

Exhibit 1

States Having a Consumer Education Policy

Arizona	Maryland	Ohio*
Arkansas	Michigan	Oregon
Delaware	Mississippi	Pennsylvania
District of Columbia	Missouri	Rhode Island
Florida*	Nebraska	South Carolina
Georgia*	Nevada	Tennessee
Hawaii	New Hampshire	Texas
Idaho	New Jersey*	Utah
Illinois	New York*	West Virginia
Indiana	North Carolina*	
Iowa	North Dakota	

* Denotes states that have policies covering all four groups: Grades K-8, general and vocational, and Grades 9-12, general and vocational.

Note: For further information on individual state policies see especially Tables W-1 through W-5 and W-12.

Washington. In contrast, several states, including Delaware, Idaho, and Rhode Island, have a clear mandate by state law that secondary schooling must include instruction in consumer-related subjects. Consumer education concepts may be presented in a separate course, or they may be integrated into business math, social studies, home economics, or other courses. At the elementary school level, consumer education is commonly integrated into, or part of, a course. For secondary school students, a course may be offered as an elective. Consumer-related topics may constitute a required course for vocational students.

The diversity of state policies is reflected in the responses made by the states to the question, "Who is the person responsible for overseeing the implementation of this policy?" The list of supervising personnel includes position titles such as Social Studies Specialist, Director of General Education, Supervisor of Home

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[1] Definitions of consumer economics and free-enterprise education, as given by the Joint Council on Economic Education, are as follows: "Consumer economics covers the usual economic topics such as decision-making and the market system as well as consumer concerns such as budgeting one's income, selecting insurance, obtaining credit, and making purchasing decisions . . . It analyzes economic life from the perspective of the individual. Free-enterprise education focuses on the distinctive characteristics (private property, freedom of contract, competition, the profit motive, minimal government regulations) and the structure of the private-enterprise system. It involves acquainting students with other economic systems as well as with domestic and international challenges to the economy of the United States." (John S. Morton, Chair, Teaching Strategies for High School Economics Courses. Master Curriculum Guide in Economics. New York: Joint Council on Economic Education, 1985)

Economics Education, Director of Vocational Instruction, and Economic Education Specialist. Major responsibilities of the person-in-charge usually include promoting consumer education, and may involve developing curriculum guides, monitoring teacher-in-service, and participating in program evaluations.

Not unexpectedly, states with consumer education policies are more likely than states without such policies to have a higher proportion of their students complete either a required or elective consumer-related course upon completion of secondary school. Nearly half of the states that have a consumer education policy reported that over 75 percent of their graduating high school seniors had had a consumer-related course. However, almost as many states were in the two categories of "under 25 percent" and "between 26 and 50 percent." This statistic, combined with comparable statistics for states without consumer education policies, suggest that in 20 of 42 reporting states less than 50 percent of graduating high school seniors have had a consumer-related course.

The states were asked if they had a general statewide assessment program of student learning. Almost three-fourths of the states, 36, do have such programs. Evaluation of student learning of consumer-related subject matters is a part of the assessment program in 16 of the 36 states. The assessment is most frequently conducted at the senior high school level, though about half of the states report that the assessment is conducted also at the primary and middle school levels.

A competency examination for high school graduation was reported by 17 states. The competency examination includes consumer education in eight states.

Future Status

Looking ahead, all of the state respondents said that consumer education should either be at the top or in the middle third of the agenda for revitalizing education in our country. As to which of the four subject areas students will need most in the 1990s, consumer decision-making received the highest ranking (38 percent), though close to the percentages for personal finance (33 percent) and economics (28 percent). The percentage for consumer rights/responsibilities was low (1 percent).

A more detailed listing of topics that should be included in a consumer education curriculum in the 1990s is given in Exhibit 2. According to this listing, consumer education should incorporate greater emphasis on personal and family financial management and cover a wider variety of topics, including issues relating to health and safety, the environment, and business marketing practices.

Barriers identified by the survey respondents as standing in the way of an increased emphasis on consumer education in our schools can be summarized into five categories. Most frequently mentioned was a lack of time in the school curriculum to teach consumer education in light of the renewed emphasis on basic subjects such as English, math, and science. Among other barriers cited were deficiencies in teachers' knowledge of consumer-related subjects, limited demand for consumer education, and competition in curricular offerings with health and vocational education. Some state respondents, though, recognized the problem as attitudinal, stemming from questions about the appropriateness in schools of consumer education, especially in a college preparatory curriculum.

Strategic Actions

The states were asked to comment on the question, "If budget issues were not a constraint, what is the first thing you would do in your state's schools about consumer education?" The action most frequently mentioned was to make consumer education a required course for both elementary and secondary school students. Integration of consumer education concepts into appropriate courses, rather than segregation as a single course was preferred by some respondents. Other suggested actions include:

- o make CE realistic and applicable to the respective age group
- o have more materials available in schools, especially audiovisual and computer programs
- o develop instructional materials that support existing curricula rather than creating "new" content
- o offer free or low-cost materials
- o provide staff development for teachers
- o provide teachers with consumer education lesson plans
- o convince teachers of the need for consumer education and its benefit to them and their students
- o gain cooperation from state consumer agencies.

Further, the states advised supporters of consumer education to take the following actions, for example, to gain increased emphasis on consumer education in our schools:

- o organize
- o reach parents through community groups and PTAs and have them pressure the school system into emphasizing consumer education
- o get involved with the local school board; form advisory groups and document the need for consumer education
- o contact legislators to educate them about consumer education
- o relate consumer education to the economic well-being of the individual.

Teachers offering outstanding consumer education programs can be a source of information on effective teaching strategies and on available materials that will be useful in the classroom. The survey report includes the names, addresses and, in many cases, the telephone numbers of 44 educators who offer outstanding consumer education programs.

In summary, the survey data tell us a good deal not only about what is happening in the teaching of consumer education in schools across the country but also about what should be happening. Clearly, instruction in consumer education in schools is much more extensive than simply a review of states with mandated policies would suggest. Yet, the responses also indicate deficiencies, reaffirming the need for strong consumer education advocates outside, as well as inside, the school establishment.

Exhibit 2

Topics Suggested for Consumer Education in the 1990s

General Subject Areas

Decision-Making

External Factors Affecting Consumer Decisions (23)
- Economic system (e.g., understanding the economy)
- Public decision-making
- Environment/ecology
- Global connections
- Biotechnology

Personal Factors Affecting Consumer Decisions (15)
- Lifestyle, choices and decisions
- Values (e.g., responsibility for paying debts)
- Careers
- Retirement planning

Decision-Making Process (9)
- Information sources and needs
- Critical thinking skills
- Choices
- Consumer behavior

Resource Management

Financial Planning and Management (35)
- Money management
- Budgeting and record keeping
- Credit use and debt
- Interest rates/mortgages

Purchasing-Shopping Decisions (17)
- Comparison shopping
- Cost/quality relationship
- Buymanship
- Advertising
- Housing options
- Banking services
- Child care services
- Health services

Conserving (5)
- Need to conserve as well as consume
- Use of wastes
- Choosing to do with less
- Understanding scarcity of resources

Citizen Participation

Consumer Protection (12)
- Consumer rights
- Consumer protection laws and regulations
- Redress
- Product labeling
- Consumer fraud
- Product safety
- Consumer assistance

Consumer Advocacy (2)
- Consumerism

The material presented in this exhibit is based upon survey responses to the question, "From your perspective as an educator, what three consumer problems/issues are most likely to need attention by consumer educators in the 1990s?"

The classification of problems/issues is based upon the scheme proposed by Rosella Bannister and Charles Monsma in Classification of Concepts in Consumer Education (West Chicago, IL: South-Western Publishing Co., 1982).

The numbers in parenthesis tell how many times a particular category was mentioned in the state responses.

SURVEY RESPONSES

Responses to the survey questionnaires are presented in rather full detail with minimal editing in this report. This choice was made so that the survey data, as assembled, could serve at least three purposes. Full detail would make it easier, first of all, for investigators to assess the extent to which individual states have developed and implemented consumer education policies. Second, teachers of consumer-related subjects would be able to find information that would assist them in developing and up-dating their own course offerings. And third, policy makers would find enough specifics about various programs to help them in decision-making and in determining areas for further exploration and analysis.

The information gathered in the in-person interviews is presented first, followed by information from the written survey instrument. The order in which the questions and answers are presented comes from the survey questionnaires. Copies of the survey questionnaires are available at the end of the report.

Survey replies were received from all 50 states and the District of Columbia. However, ten states did not complete both forms. Interviews could not be made with school administrators in nine states (Arizona, Hawaii, Massachusetts, Minnesota, Oklahoma, Pennsylvania, Rhode Island, South Dakota, and Tennessee). A written form is missing for Alabama.

The survey rather broadly defines consumer education to include instruction in four general areas: consumer decision-making, economics, personal finance, and consumer rights and responsibilities. A description of each of the areas is given on the first page of the written survey questionnaire. Also on the written form are definitions of "general education" and "vocational education."

I - 1. Where should CE be on agenda to revitalize education?

	States	
	Number	Percent of Total
Top	20	48%
Middle	22	52
Bottom third	0	0
Total	42	100

Comments:

Top third	at turning point now—family situations are causing need for new consumer survival skills—tie to appropriate skills for various ages.
Middle third	needs to be integrated into all we do. Should fit in everywhere.
Middle third	needs to be infused into all curriculum areas.
Middle third	involves ethics/math.

I - 2. Which group is most likely to discuss CE initiatives?

	States	
	Number	Percent of Total
Your staff	5	8%
Local school administrators	4	7
Legislators	5	5
Teachers	15	26
Parent Groups	6	9
Students	1	1
Business community	23	39
Other [a/]	4	5
Total	63	100[b/]

a/ See comments below.

b/ Some respondents did not select the one group most likely to discuss CE initiatives and indicated more than one group. Their answers were weighted to total one when calculating the percent distribution. The base of the distribution is the number of reporting states—namely, 42.

NOTE: The nine states from which a response to the interview questionnaire was not obtained are Arizona, Hawaii, Massachusetts, Minnesota, Oklahoma, Pennsylvania, Rhode Island, South Dakota, and Tennessee.

Comments:

Local school administrators, teachers, and business community	all are vying—depends on nature of community
Legislators	many are business people
Legislators	may see need for initiatives, but may not be the first to discuss
Teachers	home economics teachers
Parent groups	i.e., general public
Other	consumer advocacy groups
Other	other state agencies (e.g., health and human services;Attorney General's Office)

I - 3. From your perspective as an educator, what three consumer problems/issues are most likely to need attention by consumer educators in the 1990s?

Alabama

1. Credit cards
2. Debts
3. Responsibility for paying debts

Alaska

1. Consumer protection laws and regulations dealing with the environment
2. Teaching critical thinking skills
3. Developing work/employability skills

Arkansas

1. Relation between consumption pattern and environment
2. What to do with wastes
3. Buymanship

California

1. Rights and responsibilities
2. Making decisions on credit use
3. Comparing and selecting financial institutions
4. Planning for family and economic security
5. Application of concepts re the economic system and consumer decision-making.

Colorado

1. Learn how to "wade through" the ever changing complexity of tax, economic and financial education
2. Growing underclass of underachievers

Connecticut

1. Understanding the economy
2. Credit management
3. Environment and how consumer practices affect the environment

Delaware

1. Interest rates - mortgages
2. Advertising - how to interpret the real message
3. Business - industry - how profits are generated

District of Columbia

1. Money management and basic consumer rights

Florida

1. Managing resources (budgeting, banking, credit)
2. Discriminating consumption (environmentally sensitive, advertising)

Georgia

1. Quality of the products and services to be purchased by consumers
2. Credit and financing as they relate to consumer purchases
3. Stronger enforcement and consumer education components of consumer protection agencies

Idaho

Basic economic understanding.

Illinois

1. Installment purchasing - credit
2. How to seek redress for consumer problems
3. Making transition from high school to young adult role

Indiana

1. Balancing ecological and environmental concerns with personal wants
2. Appropriate use of tax dollars. How much health/care system budget for high risk - low benefit? (premature and/or defective babies)
3. Genetic management - cost and consequences

Iowa

1. Lack of understanding of limitations of $
2. Role as a consumer
3. Resources in the schools

Kentucky

1. Global connections
2. Personal finances
3. Careers

Louisiana

1. Tele/TV shopping - how to shop for value
2. Consumer decision-making
3. Consumer legislation

Maine

1. Consumer debt
2. Financial management
3. Decision-making process
4. Purchasing

Maryland

1. Gap between information, society and industrial society -multitude of choices, information, process
2. Personal finances - linked to understanding of necessary information to choose wisely for the long term
3. Evaluate the marketing techniques plus information that underlie - medical care - foods - big ticket items

Michigan

1. Decision-making i.e., career and lifestyle at that income level
2. Personal finance
3. Buying - selling - contracts (consumer rights and responsibilities)

Mississippi

1. Financial management
2. Preparation for retirement (finances, leisure time, life-styles and health)
3. Policy issues for the country (participation in public decision-making)

Missouri

1. Buying on credit and overspending - budgeting
2. Planning for the crunch between elder parent and child care
3. Retirement planning that moves with the individual from job to job

Montana

1. Product labeling—more readable for lay persons
2. Banking services
3. Child care services

Nebraska

1. Consumer behavior
2. Family finance
3. Dealing with change in relation to values, goals and standards

Nevada

1. Credit - obtaining and cost
2. Health - being an educated consumer about product decision
3. Comparison shopping

New Hampshire

1. Technology - in home and interface with family
2. Biomedical technology
3. Environment/ecology

New Jersey

1. Credit
2. Use of personal income and decisions
3. Inflation and financial planning

New Mexico

1. Personal money management
2. Credit - responsibility
3. Financial planning

New York

1. Financial management - credit, investments, budgeting
2. Housing options
3. Lifestyle choices and decisions

North Carolina

1. Need to be conservers as well as consumers
2. Understanding scarcity of resources - accepting limitations
3. Overcoming obstacles to delivery of consumer education (competition for time in curriculum)

North Dakota

1. Consumer fraud
2. Truth and quality in products (advertising)
3. Personal finance (money management)

Ohio

1. Teaching choices on how dollars are spent
2. Cost of installment credit
3. Cost/quality relationships

Oregon

1. Decision-making and action to be taken on the decision
2. Money management—personal resources and their influence on larger society
3. Environment
4. Preparation for retirement

South Carolina

1. Consumerism
2. Economic development
3. Entrepreneurship

Texas

1. Ability (skills) to analyze advertising
2. Ability to control credit card use
3. Ability to manage finances

Utah

1. Environment
2. Product safety
3. Fraud

Vermont

1. Credit
2. Where to get help with consumer problems (more involved in marketing, retailing)

Virginia

1. Consumer decision-making
2. Financial planning

Washington

1. Do we need to buy what we're buying?
2. Ecology issues
3. Choosing to do with less

West Virginia

1. Thinking skills - decision-making skills
2. Be able to evaluate advertising
3. Balance demands of work and family

Wisconsin

1. Money management for youth
2. Marketing avalanche
3. Commercialism in classroom
4. Biotechnology

Wyoming

1. Wise use of resources
2. Purchasing decision-making

I - 4. Which CE area will students need most in 1990s?

	States	
	Number	Percent of Total
Consumer decision-making	19	38%
Personal finance	15	33
Economics	14	28
Consumer rights/responsibilities	1	1
Total	62	100%a/

a/ See I - 2, footnote b.

Comments:

Consumer decision-making - because it covers critical thinking skills

Personal finances, consumer decision-making, economics - all are interwoven; so difficult to separate

I - 5. Consumer education has been around since the 1930s with peaks and valleys in its prominence on the education agenda. What factors would you say are standing in the way of an increased emphasis on consumer education in our schools?

Alabama

1. The movement toward reading, writing and arithmetic—other areas are more pressing.
2. Health issues, i.e., AIDS, teen pregnancy, more of a priority.

Alaska

What is termed "academic subject credits" are being required more and elective credits are being cut from the curriculum. Most school boards are planning for college bound students only. Quality of life and employment skills and critical thinking are not part of curriculum.

Arkansas

No recognized advocacy group to support the cause.

California

I don't think anything is. It's interesting because in home economics, for example, there is a consumer strand in everything we do. In fact, if you looked at our model of standards and frameworks, it always talks about decision-making and being able to make good decisions, and so, as you go through, whether it be parenting education, or whether it be family life education or child development, you always have to deal with those things that require a consumer decision. Sometimes it's a purchase of goods, sometimes a selection of services, so it transcends everything that we do. If anything, I think it just takes continuously working with teachers to help them understand that consumerism is the very basis upon which people function daily, in everything we do.

I don't think anything is holding us back. If anything, I think we ought to designate some areas that are doing it well, and give them some support and really work with the administrators to help them understand the importance of that.

I think it's difficult today to mandate anything. If I were a coalition, and there's an area that's teaching it right now then work with them to make sure it's done in a way that students are attracted to it. With the increase in graduation requirements, I'd love a graduation requirement in the area of home economics because I think it transcends everything, and consumer education would be a major part of it. It is a strand through everything we do.

Again, I would be in total support but I think the reality of it is very dim
It's unfortunate, but I think that's kind of where we're at. I think everybody wants their son or daughter to go on to Harvard, and somehow being a good consumer and being able to manage your life isn't nearly as important as Shakespeare and history

and all those other things. I'm sure they could argue effectively that if you're exposed more to philosophical discussions and increased rigor, you will be a better thinker, you'll be able to function better, you'll be able to get better jobs, etc. But the reality is, not everyone should be forced into that track. So I think that's the reason it would be difficult. I don't agree with it personally, but I think that's reality.

Colorado

1. The tremendous volume of information in all areas.
2. The fragmented way information is taught.

Connecticut

1. The push for academics w/o including CE skills.
2. Need to be more realistic—view CE just as another tack-on when in fact it can enrich learning of academic subjects.

Delaware

1. Lack of teachers' knowledge of economics
2. Lack of time in the curriculum

District of Columbia

There is a heavy emphasis placed on the core curriculum courses. Consumer Education is viewed as an elective that is not really necessary.

Florida

Concern with science, math and technology

Georgia

In 1985, Georgia enacted the Quality Basic Education Act which placed a renewed emphasis on traditional academic subjects with the objective of raising the level of education and achievement of the students in this state.

Idaho

The current emphasis on English, math and science.

Illinois

Competition from other courses, especially college requirements.

Indiana

Lack of recognition by four-year colleges that consumer education is a legitimate credit for college entrance.

Iowa

1. Resources, time and $
2. Educate community—preparing people to work

Kentucky

Educational reform causes it to get lost in the broad perspective.

Louisiana

Lack of time to teach — many things to teach and not enough time.

Maine

1. Total lack of realization of the real world
2. Concept that "those" kids need consumer education
3. It's an attitudinal problem.

Maryland

Current curriculum in K-12 has matured. No time available for new material. Use of technological ways that software can deliver info must be understood and utilized - reducing resources to tech. learning.

Michigan

1. Limited time and large number of interest groups vying for those limited hours in the school day.
2. Academic discipline, i.e., consumer education competing with vocational education.
3. How schools are organized and how instruction is provided need to be changed.

Mississippi

Lack of understanding of the interrelatedness of the welfare of consumers and their involvement in public decisionmaking. Also, the lack of understanding of economics and economic issues that affect families and individual decisionmaking.

Missouri

Money, time, where it fits into the curriculum (i.e., who is going to be responsible for teaching it).

Montana

1. Emphasis on college preparation curriculum and new entrance requirements for the Montana University System have decreased opportunity for electives in student scheduling.
2. Lack of demand for consumer education has resulted in decreased availability due to reduced offerings in vocational subjects.

Nebraska

The requirement for students taking the required theoretical macro-economic course often preempts their taking a consumer course - not enough electives allowed. Public feeling that consumer education issues are learned outside of school, and that money is not talked about—taboo subject.

Nevada

Time, money, curriculum development.

New Hampshire

Time! Having cons. ed. perceived as a valid skill that people need to have.

New Jersey

Emphasis on academics now - becoming narrow in perspective; lower emphasis on electives.

New Mexico

State mandated curriculums—no time for electives.

New York

1. Mandates in the basic education areas leave little time for "extra" courses.
2. Lack of awareness of need makes consumer education less of a priority.
3. Education systems not emphasizing application-oriented curricula providing practical experience.

North Carolina

1. Competition for student time.
2. Increased emphasis on basic education - non-vocational track lacks good infused materials.
3. Notion that basic skills can only be taught in one mode.
4. Idea of only one way to increase aptitude scores.

North Dakota

New major issues that fill the curriculum like environmental issues, etc. - curriculum clutter.

Ohio

1. Competition for time; pressures from other curricular disciplines.
2. New emphasis on academics—math, science and communications.

Oregon

1. Definition of basic education and emphasis on preparation for further education—the individual as a consumer is not part of it.
2. Technology emphasis—high demand in school—CE not critical in the total scheme of education.

South Carolina

Lack of available strong instructional programs in all areas.

Texas

1. Crowded curriculum
2. Lack of resources to train teachers
3. Seen as low priority

Utah

Other high priority courses - academics

Vermont

Increased studies for graduation - no place for electives - no time.

Virginia

Time

Washington

1. Not recognized as important as the academics for higher education—should be able to do it yourself.
2. Increased emphasis on academics as practical.

West Virginia

Demand of academics - only so much, time courses are competing for time - most often it's an elective.

Wisconsin

Consumer education doesn't help kids get jobs, henceadministrators don't emphasize it; rather, they focus on specific marketable skills, especially those involving "high-tech."

Wyoming

Necessity to strengthen teaching in basic skills critical to analytical thinking. Shifting notions of vocational education curriculum which often includes consumer education.

I - 6. What efforts would you advise for supporters of consumer education in their quest to obtain an increased emphasis on consumer education in our schools?

Alabama

Provide instructional material for classroom supported by advertising campaign of their availability

Alaska

Infusion of applied academics in the curriculum. Quality of life includes developing communication skills, relationships, managing personal, family and community resources.

Arkansas

Organize

California

I would work with the State Supervisors of Home Economics. That's what I would do. There's a group called NASSVHE, that's National Association of State and Supervisor and Vocational Home Economics. I think all of us push consumer education through our curriculum. I think you would be best served by joining forces with a discipline that's already in place rather than trying to reconstruct something new, and really working with those supervisors to redirect those programs.

Unfortunately, we don't get all the numbers of students, we don't get them always. I guess you would if you went to a social studies class, but even then, is the learning relevant, do they use realistic and relevant hands-on application of the subject matter that's taught? I think that's what the vocational courses can do so well. When you start talking about consumerism . . . or often the economy, I'm not sure how many high school students are turned on by a real in-depth discussion of the economy. I sort of enjoyed it, but I had an outstanding teacher.

On the other hand, if I'm put in a situation where suddenly I'm looking at life skills that I need to survive, then all of a sudden I have to make some decisions. So from that standpoint, why not join forces, if you will, with the subject matter that's viable, that is there . . . and if they say, "well haven't enrollments gone down?" Yes, it's true but so have enrollments in high schools gone down.

We're also doing an in-depth study, a research study, to determine to what extent the skills that we teach in home economics impact the economy. And I'm saying if people have better consumer skills, it enables them to be more productive because they're not busy trying to find their way out of problems, they have better interpersonal skills, they have better personal life management skills, and that should impact positively on the economy. Who knows, I'll let you know in a year.

Colorado

1. Find out what the status of consumer education is in each school district (talk with superintendents).
2. Provide information about available resources.
3. Get involved politically.
4. Present workshop.
5. Contact the State Board of Education.

Connecticut

Develop case studies and bring in through volunteerism. Be more realistic in problems. Show how learning CE will be useful in real life.

Delaware

1. Cooperation from state consumer agencies.
2. Teachers' workshops.
3. Provide teachers with consumer education lesson plans.

District of Columbia

Reach the parents through community groups and PTAs and have them pressure the school system into emphasizing consumer education.

Georgia

1. Work more closely with the business community and those organizations that represent the business interest.
2. Inform policy makers in the school system, state boards, legislators, etc. about the need for an increased emphasis on consumer education.

Idaho

Teacher training programs should consider including a consumer economics course in them—especially for teachers at the elementary level.

Illinois

Appeal to parents and business for support - not administration.

Indiana

Identify consumer education as a foundation proficiency for functioning as an adult. Also, critical for economy of Indiana.

Iowa

Get involved locally in local school board. Needs assessment done locally. Form advisory groups. Document the need.

Kentucky

Look at consumer education in its interdisciplinary aspects. Take an interdisciplinary approach.

Louisiana

Existing curriculum - add to. Add to vocational education.

Maine

Rattle the cages loud and clear. Bring out statistics that support the need for CE. Scream loud to legislators and educators.

Maryland

1. Clear state outcomes, goals.
2. Don't focus on means - have suggested ways of assessment because focus in education is on results.

Michigan

1. Get agreement among varied interest groups competing for school time (separate entities arguing on behalf of their turf).
2. Establish a common goal - limit what to achieve and, as a result, be more effective in that endeavor.

Mississippi

Consumer education activities directed at adults (activities which include economic education for the broader economy). Make short courses, workshops, non-credit enrichment activities, and public service media announcements that raise the awareness of the public more.

Missouri

Helping to develop curriculum for consumer education, beginning with the very young child. Right now, consumer education is only taught (formally) at the high school level.

Montana

Use advisory boards in vocational programs as advocates. Gain knowledge of state politics; contact legislators and other policy makers and follow through. Educate others who may take action on your behalf.

Nebraska

Let the community know to what extent consumer education is taught - more marketing of existing programs. Build better coalitions at the local level among the various teachers of consumer education. Team teaching at the local level.

Nevada

Get involved in the development of the course of study for each subject area - make recommendations of what must be included. Get it implemented. Develop appropriate materials. Provide training on how to use materials and course of study.

New Hampshire

Contact legislators to educate them regarding what consumer education is. Also the state board of education.

New Jersey

Unify and work together; define what consumer education is; look at what is going on; and identify gaps.

New Mexico

Pressure at the local level. Parents need to convince school boards, principals, superintendents of the importance of consumer education.

New York

1. Build an awareness of what is happening in the market place (students as consumers, amount of discretionary income and the influence they have on the market place). Most school boards and superintendents aren't aware of this strong impact and need for life skills.
2. Business and industry should work with schools to help students better understand the business/economic world. One-on-one (business to school) work at a community level will increase awareness of and emphasis on consumer education.

North Carolina

1. Provide ways to infuse into required courses.
2. Provide more than one approach to teach basic skills.
3. Get at key business leaders (who do not understand educational process) and convince them of need for infused content.

North Dakota

Publicity and increased awareness needed - try to integrate in the elementary level.

Ohio

Relate consumer education to economic well being of the individual. Image of "Nader-Raiders," more emphasis on economic system and global dependency; the fit of the individual in the marketplace as consumer, producer and citizen.

Oregon

Help policy makers see CE as a integral part of preparation for life roles. Do research to support it. Work for school reform—with integrated approach its hard to know what is being accomplished.

South Carolina

Through instructional materials and advertising the availability of resource material. Would also make it known that speakers are available for classroom instruction.

Texas

1. Provide staff development for teachers.
2. Develop instructional materials that support existing curricula rather than creating "new" content.

Utah

1. Offer free or low cost materials.
2. Emphasize integration into existing courses.

Vermont

Get the backing of the business community - align education with the business community.

Virginia

Demonstrate the need. Suggest how it could be done using existing curriculum. If cost involved, how it can be [illegible]nced.

Washington

Provide information to educators and school boards and emphasize integration in other subject areas.

West Virginia

Initiate partnerships with business and the community.

Wisconsin

Need to publicize more successful efforts, both with other teachers and with parents.

Wyoming

Hook onto the whole issue supporting better thinking in young people and include personal decision-making.

I - 7. **We have defined consumer education as including four general areas: consumer decision-making, economics, personal finance and consumer rights and responsibilities. Approximately how often are these subject matter areas discussed as you meet with others in your capacity as the chief education officer here (in your state)? (You might want to ask for a specific response, such as: daily, weekly, etc.)**

Alabama

It is a part of the course of study so it is there every day. Last year it was part of a conference; this year a conference was sponsored by Alabama Gas. They try to have conferences at least annually to educate the teachers.

Alaska

On an annual survey critical thinking and employability skills are mentioned.

California

Not very often, except if you discuss the idea of economics as being a graduation requirement, then it would generate some discussion; but the debate would really fall upon is it micro/macro economics, rather than just focusing on consumer education. Unless it was a task force, or a need to come together, there would be very little interfacing between groups on the subject. We discuss it and know that we need new curriculum in this area. Now to what extent others do, I'm not aware, but I would suspect not to a great extent. That's not what you want to hear, but . . . I'm sure it's not very atypical from that which you would find in other states.

Colorado

Seldom

Connecticut

Frequently. Recognize the need, but get hung up on laws. Teacher training would be helpful to make teachers comfortable with the subject.

Delaware

45 hours of consumer education between grades 7-12 are mandated by the Delaware General Assembly - students and teachers are reminded annually of their responsibility to fulfill this obligation.

Florida

Seldom.

Georgia

Curriculum development sessions are held on a quarterly basis and these types of issues are discussed at that time.

Idaho

At least monthly as we meet with the Idaho Council on Economic Education.

Illinois

1. Economics - regularly. Personal Finance - not as often.
2. The subject area of economics has an advocate (Executive Director of the Illinois Council) plus 10 centers. For this reason, economics is kept in front of legislators and the State Superintendent. Consumer educators do not have anyone who represents the area on a full-time basis.

Indiana

Decision-making is a "bigie." Addressed in almost every area as a proficiency.

Iowa

In conscience have economy always. Often in Vocational Education.

Kentucky

Daily.

Louisiana

Seldom - bottom of list.

Maine

With home economics teachers - often, but in department of education - seldom.

Maryland

Monthly - some aspect.

Michigan

Weekly - consumer education as such is low priority except to special interest groups - fairly common questions put to chief education officer - what is state requiring? What should we be teaching? Is state providing $? Will there be any testing?

Missouri

Difficult to get a direct response to this question. These things are discussed when the curriculum is revised and when schools are evaluated. Also, these subjects are discussed with teachers every summer at an inservice meeting.

Nebraska

Probably not too often.

Nevada

Critical thinking. Decision-making is frequently mentioned ; personal finance seldom; others very seldom.

New Hampshire

Often by consultant who deals with people who teach this. At state level not too often.

New Jersey

Rarely discussed now - movement to look at decision-making process but not specifically consumer education.

New Mexico

Informally and infrequently.

New York

Daily.

North Carolina

Respondent is chief of vocational ed, where consumer ed is regularly part of all discussions on curriculum, staff development, and evaluation of local programs.

North Dakota

Next month will be revising the N. Dakota curriculum guide; therefore, now being discussed very often.

Ohio

Once a month, economic education. Economic proficiency test.

Oregon

In this state the CE initiatives (in personal finance) have not evolved as expected. Disappointed with the results. Topic of CE is discussed often in relation to other issues, such as personal finance failure.

South Carolina

Weekly to monthly.

Utah

Frequently (weekly) - mostly by secondary educators.

Vermont

Often.

Washington

Back-seat—less emphasis than in past. Now concentrating on parenting and teen pregnancies.

West Virginia

Frequently in home economics.

Wisconsin

Discussed each time we meet.

Wyoming

Rarely if ever because we are not involved in curriculum (local districts determine

I - 8. **Are topics in consumer education more or less likely to come up these days as compared to five years ago?**

Responses	States	
	Number	Percent of Total
Yes (more likely)	27	64%
No (less likely)	9	22
Same	5	12
No answer	1	2
Total	42	100

Comments:

Alabama

Yes. Especially rights and responsibilities.

Alaska

Yes. Environment, safety, and health care have been front page topics for Alaska.

Arkansas

Same - some break-throughs with curricula integration.

Colorado

Yes - Very materialistic society; more concerned about what we will earn than the quality level of work we will provide.

Connecticut

Yes. You are aware of money problems. More emphasis on media, on saving, and savings and loan crisis. Increase of bankruptcy.

Delaware

Emphasis is the same (teachers are spending more time on career guidance than consumer economics but all present at least one unit of consumer education.

District of Columbia

Yes. There is a greater emphasis placed on decision- making and making wise choices.

Florida

Less.

Georgia

No - Five years ago life role skills and personal finance courses were included in the curriculum as separate courses. Today this type of information has been infused as part of the academic curriculum where it is appropriate.

Idaho

About the same as five years ago.

Illinois

Less - Not specifically discussed - broader state assessments are discussed not content specific.

Indiana

Yes - emphasis on seeking to sort out high priority issues.

Iowa

Same, but Home Ec. is trying to underline consumer education more now.

Kentucky

No - may have been more five years ago.

Louisiana

Yes. More questions about.

Maine

Less now than 5 years ago. Statewide commission on consumer core of learning hardly included CE.

Maryland

Yes - shift to info age and new data.

Michigan

Yes - personal financial planning more of an issue today. Also consumer rights.

Mississippi

Yes. The emphasis today is on understanding the broader economy (economics) and personal finance. Consumer decision-making and consumer rights.

Missouri

No - curriculum has not changed as far as consumer education.

Montana

Students are job oriented and interested in developing skills in budgeting and decision making; technology generates need for product information.

Nebraska

Yes - for approximately 6 years. If a school wants to get federal funding for the home economics program, they must have a consumer ed component in their curriculum.

Nevada

Yes - decision-making - economics more as the country gets more in trouble and with increasing global economic concerns.

New Hampshire

Yes - tough economic times. Some are part of political arena.

New Jersey

More likely - more new topics in new context - acquiring info - parenting, drop-outs, full-time jobs.

New Mexico

Yes - more likely to be discussed because of the national as well as international economic situation.

New York

Most likely. Because of dual income families and increasing discretionary funds, students don't have a "reality base;" need to find out what real costs of living are before they leave home. These funds are increasing so consumer education topics are more likely to come up.

North Carolina

No - other priorities currently more pressing, e.g., at-risk children, SAT scores, restructuring education.

North Dakota

Yes. Revising curriculum.

Ohio

Yes. Cost factors; income vs. purchasing power.

South Carolina

Yes. The State Supt. of Education serves as Chair of the Joint Council on Economic Education (SC) and places increased emphasis on consumer education.

Vermont

Yes. As a result of changing business environment to a global perspective resurgence especially economics.

Washington

Yes, except for decision-making.

West Virginia

Yes - increased awareness of how you have to juggle wants and needs as a consumer; education reform focuses more on life skills.

Wisconsin

About the same frequency.

Wyoming

Yes, more. Better informed decisions and personal income is shrinking.

I - 9. If budget issues were not a constraint, what is the first thing you would do in your state's schools about consumer education?

Alabama

Consumer Education is taught as elective in schools. Our local school board may make it a required course.

Alaska

Confer with teachers through an active network on how the classroom teacher throughout Alaska incorporates in lesson plans, consumer rights, responsibilities, economic consumer decision-making and personal finance.

Arkansas

Build support within the schools and offer support to carry it out.

California

I'm sure Mr. xxxxx would say he would require it because he really believes it's important. He says that very quickly. But, I don't want you to take my reference to requirement that it would be a required course, but he thinks it should really be present probably as a strong component in programs.

He might quickly say, "Yeah, I think it's a great idea," but then the feasibility of it, would be something else because the reality is that there really isn't much more we can put on those schools as a requirement for graduation. As it is now, students have like 4 electives in the course of 4 years and I suppose if you look at it from that standpoint, and this is kind of kicking myself in the shin here, you probably would want to go with social studies or something like that as one of those required courses. On the other hand, how feasible is it to expect that we can continue to add new things to the curriculum continuously? I think that's a reality too. It's not that anything is not important. There are lots of important things. It's just which is the most important?

Colorado

High quality, flashy videos, 12 min. - all grades - key concepts; have to get their attention.

Connecticut

Budget is an issue. It affects staffing, class sizes and textbooks purchased. In-service teaching 1-2 years could use information on integration of CE topics into the academics.

Delaware

More video - would like a video and workbook combined with workshops.

District of Columbia

Have consumer education teachers in each school with consumer education as a mandatory course.

Georgia

Incorporate it into staff development and in-service training for teachers.

Idaho

Require a personal finance unit at the junior high level.

Illinois

Inservice for teachers who are "stuck" with the course.

Indiana

Recognize consumer education as applied economics course - same status as other academic subjects.

Iowa

Require all kids to take instruction in consumer education.

Kansas

Initiate required course for consumer education.

Kentucky

Convince teachers of need for it, time to do it, and benefit to them and the students.

Louisiana

Existing curriculum - modify to include.

Maine

It's not a budget issue—it's not a priority. Sell the State Department of Education that it's necessary—sell it to the school boards.

Maryland

Develop new delivery systems, stating outcomes in assessable terms, better use of existing technologies, video/disc plus computers would make excellent delivery systems.

Michigan

Resolve battle between vocational education and general education people. Offer incentives for schools to provide curriculum (actively develop, identify and have available resources for schools). Also provide seminars for teachers (not college credit), a 3- or 4-week summer program, have $ for expenses, travel and honorarium.

Mississippi

Require a course in consumer education just as English, math, history and other information that is basic to a person's welfare.

Missouri

Would make consumer education a required course for all students, including elementary students. (There is also a time constraint for many students. Their days are already overloaded with classes.)

Montana

Give a quick creative title, make it part of the social studies college prep/graduation requirements, emphasize integrative skills and require it for every student.

Nebraska

Require consumer education of every student in this state. Foster acquisition of good, current instructional materials for all schools in the state.

Nevada

Hire full-time staff person to work on it. Integrate into appropriate curriculum. Develop materials and methods. Train teachers to use the methods and materials.

New Hampshire

Make consumer education eligible as credit for either econ or social studies. Or make it mandatory.

New Jersey

Make it realistic and applicable to age group; make more "room" for non-academic subjects; make it an "academic" subject - capitalize on specific expertise to do consumer education in specific courses.

New Mexico

Have a comprehensive consumer money management course mandated as a high school graduation requirement. It should be a survival course in preparation for the economic world.

New York

1. Provide inservice activities/workshops to teachers so they would be more aware of consumer education needs (this would include role playing, talking to resource people, field trips). Would provide hands-on experience with information and skills students of all ages can use everyday.
2. Access industries for partnership opportunities.
3. Develop broad state guidelines for including consumer education in school curricula.

North Carolina

Require K-12 infused with social studies presenting big picture throughout - plus specialized/applied courses in both business and home economics.

North Dakota

1. Get more materials to have available in schools, especially A/V and computer programs.
2. Get students and teachers to conferences and workshops.

Ohio

1. Train all elementary teachers in consumer economics.
2. Make them aware on how to do it in class.
3. Purchase video materials.

Oregon

Not $—it's common curriculum goals and is a requirement in the state.

South Carolina

1. Expand through the already existing District Economic Development Program (DEEP).
2. Expand training for teachers through the post-secondary level.
3. Step up development of curriculum (current K-12).

Texas

Analyze and identify the existing areas in the current curriculum to support and improve in terms of consumer education.

Utah

Teacher education and in-service.

Vermont

Make it mandatory for graduation.

Virginia

Try to find the time to integrate units of study.

Washington

Budget is not a problem. It's leadership and recognition that are needed.

West Virginia

Make it a graduation requirement (want more focus on life skills) - teachers need more information. Make consumer education a 4 or 6 weeks course in more comprehensive home economics courses.

Wisconsin

Mandate into curriculum.

Wyoming

Have someone in the state department of education specifically responsible for consumer education.

W-1. Does your state have a state-wide policy regarding consumer education?

	Grades K-8		Grades 9-12	
	General	Vocational	General	Vocational
ALABAMA	no	no	no	no
ALASKA	no	no	no	no
ARIZONA	yes	no	yes	no
ARKANSAS	yes	no	no	no
CALIFORNIA	no	no	no	no
COLORADO	no	no	no	no
CONNECTICUT	no	no	no	no
DELAWARE	yes	no	yes	no
DIST. OF COLUMBIA	no	no	no	yes
FLORIDA	yes	yes	yes	yes
GEORGIA	yes	yes	yes	yes
HAWAII	yes	no	no	no
IDAHO	no	no	yes	yes
ILLINOIS	no	no	yes	no
INDIANA	no	no	no	yes
IOWA	no	no	no	yes
KANSAS	no	no	no	no
KENTUCKY	no	no	no	no
LOUISIANA	no	no	no	no
MAINE	no	no	no	no
MARYLAND	yes	no	yes	no
MASSACHUSETTS	no	no	no	no
MICHIGAN	yes	no	yes	no
MINNESOTA	no	no	no	no
MISSISSIPPI	no	no	yes	yes
MISSOURI	no	no	no	yes
MONTANA	no	no	no	no
NEBRASKA	no	no	no	yes
NEVADA	no	yes	no	yes
NEW HAMPSHIRE	no	no	yes	yes
NEW JERSEY	yes	yes	yes	yes
NEW MEXICO	no	no	no	no
NEW YORK	yes	yes	yes	yes
NORTH CAROLINA	yes	yes	yes	yes
NORTH DAKOTA	no	no	no	yes
OHIO	yes	yes	yes	yes
OKLAHOMA	no	no	no	no
OREGON	yes	no	yes	no
PENNSYLVANIA	no	no	yes	yes
RHODE ISLAND	no	no	yes	no
SOUTH CAROLINA	no	no	yes	yes
SOUTH DAKOTA	no	no	no	no
TENNESSEE	no	no	yes	yes
TEXAS	no	no	yes	no
UTAH	yes	yes	yes	yes
VERMONT	no	no	no	no
VIRGINIA	no	no	no	no
WASHINGTON	no	no	no	no
WEST VIRGINIA	no	no	yes	no
WISCONSIN	no	no	no	no
WYOMING	no	no	no	no
YES / NO	14/37	8/ 43	22/29	20/31

W-1 Continued

Three states, (South Dekota, Virginia and Wyoming) indicated that they do not have a consumer education policy, although they do have a mandate pertaining to economic education. The content of course offerings in economics is, apparently, not consumer-oriented.

W-2

Grades K-8 General

States With Consumer Education Policies

	ARIZONA	ARKANSAS	DELAWARE	FLORIDA	GEORGIA	HAWAII	MARYLAND
TOPICS COVERED							
a.Consumer decision-making	X		X	X	X	X	X
b.Economics	X	X	X	X	X	X	X
c.Personal Finance	X		X	X	X	X	X
d.Rights and responsibilities	X		X	X	X	X	X
e.Other							
TITLE OF POLICY							
a.Personal Finance							
b.Economics		X			X		
c.Home Economics							
d.Consumer Education							
e.Consumer and Homemaking							
f.Consumer Economics			X		X		
g.Other	X			X		X	X
POLICY							
a.Mandatory	X	X	X	X	X	X	X
b.Optional							
POLICY ESTABLISHED BY:							
a.State Legislature	X		X	X	X		
b.State Board of Education	X	X			X	X	X
c.Chief State School Officer						X	
SOURCE OF POLICY							
a.State law	X			X			X
b.Resolution or ruling		X	X				
c.Policy statement					X	X	
POLICY ADMINISTERED BY:							
a.State education agency	X	X	X		X	X	X
b.Local education agency	X			X			X
COVERAGE OF POLICY							
a.Student instruction	X	X	X	X	X	X	X
b.Teacher certification					X		X
DESIGNATED FORMAT							
a.Part of an elective course							
b.Full elective course		X					
c.Part of a required course					X	X	X
d.Full required course							
e.Intergrated /infused interdisciplinary program	X	X	X	X		X	
f.Other							

Arizona Title of Policy: Free Enterprise
Florida Title of Policy: Free Enterprise and Consumer Education Program
Hawaii Title of Policy: Foundation Program (consumer education implied)
Maryland Title of Policy: Social Studies Curricular Framework

W-2 Continued

Grades K-8 General

States With Consumer Education Policies

	MICHIGAN	NEW JERSEY	NEW YORK	NORTH CAROLINA	OHIO	OREGON	UTAH	PERCENT reporting item
TOPICS COVERED								
a.Consumer decision-making	X	X	X	X	X			79%
b.Economics	X	X		X	X	X	X	93%
c.Personal Finance	X	X			X	X		71%
d.Rights and responsibilities	X	X	X	X	X			79%
e.Other								0%
TITLE OF POLICY								
a.Personal Finance						X		7%
b.Economics						X	X	29%
c.Home Economics								0%
d.Consumer Education								0%
e.Consumer and Homemaking								0%
f.Consumer Economics	X							21%
g.Other		X	X	X	X			57%
POLICY								
a.Mandatory		X	X	X				71%
b.Optional	X				X	X	X	29%
POLICY ESTABLISHED BY:								
a.State Legislature		X		X	X			50%
b.State Board of Education	X		X	X		X	X	71%
c.Chief State School Officer								7%
SOURCE OF POLICY								
a.State law		X			X		X	43%
b.Resolution or ruling						X		21%
c.Policy statement	X		X	X				36%
POLICY ADMINISTERED BY:								
a.State education agency	X		X	X	X	X		79%
b.Local education agency	X	X	X	X		X	X	64%
COVERAGE OF POLICY								
a.Student instruction	X		X	X	X	X	X	93%
b.Teacher certification			X	X	X		X	43%
DESIGNATED FORMAT								
a.Part of an elective course								0%
b.Full elective course								7%
c.Part of a required course			X					29%
d.Full required course								0%
e.Intergrated /infused interdisciplinary program		X		X	X	X	X	71%
f.Other	X							7%

Michigan — Designated Format: Each local district decides how best to address the policy within local constraints.

New Jersey — Title of Policy: No state-wide title. Discretion concerning title at local level. Coverage of Policy: No requirements for either students or teachers.

New York — Title of Policy: Home and Career Skills; Introduction to Occupations.

N. Carolina — Title of Policy: Policy is part of the North Carolina Standard Course of Study, Basic Education Programs and North Carolina Teacher Handbooks. All of these titles below are used.

Ohio — Title of Policy: Consumer and Economic Education, K-12 and Adult.

Grades K-8 Vocational
States With Consumer Education Policies

	FLORIDA	GEORGIA	NEVADA	NEW JERSEY	NEW YORK	NORTH CAROLINA	OHIO	UTAH	PERCENT reporting item
TOPICS COVERED									
a.Consumer desicion-making	X	X	X	X	X	X	X		88%
b.Economics	X	X	X	X		X	X	X	88%
c.Personal Finance	X	X	X	X	X	X	X		88%
d.Rights and responsibilities	X	X	X	X	X	X	X		88%
e.Other									0%
TITLE OF POLICY									
a.Personal Finance									0%
b.Economics								X	12%
c.Home Economics		X							12%
d.Consumer Education									0%
e.Consumer and Homemaking									0%
f.Consumer Economics									0%
g.Other	X		X	X	X	X	X		75%
POLICY									
a.Mandatory	X	X	X	X	X	X		X	88%
b.Optional							X		12%
POLICY ESTABLISHED BY:									
a.State Legislature	X	X		X		X	X		62%
b.State Board of Education		X	X		X	X		X	62%
c.Chief State School Officer									0%
SOURCE OF POLICY									
a.State law	X		X	X			X	X	62%
b.Resolution or ruling									0%
c.Policy statement		X			X	X			38%
POLICY ADMINISTERED BY:									
a.State education agency		X	X		X	X	X		62%
b.Local education agency	X		X	X	X	X		X	75%
COVERAGE OF POLICY									
a.Student instruction	X	X			X	X	X	X	75%
b.Teacher certification		X			X	X	X	X	62%
DESIGNATED FORMAT									
a.Part of an elective course		X				X			25%
b.Full elective course									0%
c.Part of a required course			X						12%
d.Full required course									0%
e.Intergegrated / infused interdisciplinary program	X		X	X			X	X	62%

See notes to Question W-2.

Nevada Title of Policy: Home and Career Skills; Personal Resources Management; Working Citizens

W-4

Grades 9-12 General

States With Consumer Education Policies

	ARIZONA	DELAWARE	FLORIDA	GEORGIA	IDAHO	ILLINIOS	MARYLAND	MICHIGAN	MISSISSIPPI	NEW HAMPSHIRE	NEW JERSEY
TOPICS COVERED											
a.Consumer desicion-making	X	X	X	X	X	X	X	X			X
b.Economics	X	X	X	X	X	X	X	X	X	X	X
c.Personal Finance	X	X	X	X	X	X	X	X		X	X
d.Rights and responsibilities	X	X	X	X	X	X	X	X		X	X
e.Other											
TITLE OF POLICY											
a.Personal Finance											
b.Economics				X					X	X	
c.Home Economics											
d.Consumer Education						X					
e.Consumer and Homemaking											
f.Consumer Economics		X		X	X			X			
g.Other	X		X				X				X
POLICY											
a.Mandatory	X	X	X	X	X	X	X			X	X
b.Optional								X	X		
POLICY ESTABLISHED BY:											
a.State Legislature	X	X	X	X		X					X
b.State Board of Education	X			X	X		X	X	X	X	
c.Chief State School Officer											
SOURCE OF POLICY											
a.State law	X		X			X	X				X
b.Resolution or ruling		X			X					X	
c.Policy statement	X			X				X			

W-4. Continued

Grades 9-12 General
States With Consumer Education Policies

	ARIZONA	DELAWARE	FLORIDA	GEORGIA	IDAHO	ILLINIOS	MARYLAND	MICHIGAN	MISSISSIPPI	NEW HAMPSHIRE	NEW JERSEY
POLICY ADMINISTERED BY:											
a.State education agency	X	X		X	X	X	X	X			
b.Local education agency	X		X		X		X	X		X	X
COVERAGE OF POLICY											
a.Student instruction	X	X	X	X	X	X	X	X		X	
b.Teacher certification				X	X		X				
DESIGNATED FORMAT											
a.Part of an elective course				X							X
b.Full elective course	X			X							X
c.Part of a required course				X	X		X				X
d.Full required course											X
e.Intergrated /infused interdisciplinary program		X	X			X					X
f.Other								X	X		

See notes to Question W-2.

New Hampshire Designated Format: Integrated/ infused programs can be an option.

New Jersey Designated Format: Depends on local decisions.

W-4. Continued

Grades 9-12 General

States With Consumer Education Policies

	NEW YORK	NORTH CAROLINA	OHIO	OREGON	PENNSYLVANIA	RHODE ISLAND	SOUTH CAROLINA	TENNESSEE	TEXAS	UTAH	WEST VIRGINIA	PERCENT reporting items
TOPICS COVERED												
a.Consumer desicion-making		X	X	X		X	X					64%
b.Economics	X	X	X	X		X	X	X	X	X	X	95%
c.Personal Finance		X	X	X		X						64%
d.Rights and responsibilities		X	X	X		X						64%
e.Other												0%
TITLE OF POLICY												
a.Personal Finance				X								5%
b.Economics	X						X	X	X	X	X	41%
c.Home Economics												0%
d.Consumer Education					X	X						14%
e.Consumer and Homemaking												0%
f.Consumer Economics												18%
g.Other		X	X									27%
POLICY												
a.Mandatory	X	X		X	X	X	X	X	X		X	82%
b.Optional			X							X		18%
POLICY ESTABLISHED BY:												
a.State Legislature		X	X			X	X	X	X			55%
b.State Board of Education	X	X	X	X	X					X	X	64%
c.Chief State School Officer												0%
SOURCE OF POLICY												
a.State law		X	X			X	X	X	X	X	X	59%
b.Resolution or ruling				X	X							22%
c.Policy statement	X	X	X									27%

W-4. Continued

Grades 9-12 General
States With Consumer Education Policies

	NEW YORK	NORTH CAROLINA	OHIO	OREGON	PENNSYLVANIA	RHODE ISLAND	SOUTH CAROLINA	TENNESSEE	TEXAS	UTAH	WEST VIRGINIA	PERCENT reporting items
POLICY ADMINISTERED BY:												
a.State education agency	X	X	X	X	X	X	X	X	X		X	77%
b.Local education agency	X	X		X			X			X		55%
COVERAGE OF POLICY												
a.Student instruction	X	X	X	X	X	X	X	X	X	X	X	91%
b.Teacher certification	X	X	X							X	X	36%
DESIGNATED FORMAT												
a.Part of an elective course			X									14%
b.Full elective course			X							X		22%
c.Part of a required course		X	X									27%
d.Full required course	X		X	X			X	X	X		X	36%
e.Intergrated /infused interdisciplinary program		X	X	X		X						36%
f.Other				X								14%

See notes to Question W-2.

Oregon — Designated Format: Determined locally.

Pennsylvania — Information not available on specifics of course offerings in consumer education.

W-5.

Grades 9-12 Vocational
States With Consumer Education Policies

	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	IDAHO	INDIANA	IOWA	MISSISSIPPI	MISSOURI	NEBRASKA	NEVADA	NEW HAMPSHIRE
TOPICS COVERED											
a.Consumer desicion-making	X	X	X	X	X	X	X	X	X	X	X
b.Economics	X	X	X	X	X	X		X	X	X	X
c.Personal Finance	X	X	X	X	X	X	X	X	X	X	X
d.Rights and responsibilities	X	X	X	X	X	X	X	X	X	X	X
e.Other								X			
TITLE OF POLICY											
a.Personal Finance											
b.Economics											X
c.Home Economics			X			X			X		
d.Consumer Education	X				X		X				
e.Consumer and Homemaking	X		X		X			X	X		
f.Consumer Economics				X							
g.Other		X								X	
POLICY											
a.Mandatory		X	X	X				X	X	X	X
b.Optional	X				X	X	X				
POLICY ESTABLISHED BY:											
a.State Legislature		X	X								
b.State Board of Education			X	X		X	X		X	X	X
c.Chief State School Officer	X										
d.Other								X			

W-5. Continued

Grades 9-12 Vocational
States With Consumer Education Policies

	DISTRICT OF COLUMBIA	FLORIDA	GEORIGA	IDAHO	INDIANA	IOWA	MISSISSIPPI	MISSOURI	NEBRASKA	NEVADA	NEW HAMPSHIRE
SOURCE OF POLICY											
a.State law		X								X	
b.Resolution or ruling				X							X
c.Policy statement	X		X			X	X	X	X		
POLICY ADMINISTERED BY:											
a.State education agency			X	X	X	X	X	X	X	X	
b.Local education agency	X	X		X	X	X				X	X
COVERAGE OF POLICY											
a.Student instruction	X	X	X	X	X	X	X		X		X
b.Teacher certification			X	X	X			X			
DESIGNATED FORMAT											
a.Part of an elective course	X		X			X	X				X
b.Full elective course			X		X	X	X	X	X		X
c.Part of a required course											X
d.Full required course	X			X							X
e.Intergrated /infused interdisciplinary program		X				X		X		X	X
f.Other											

See notes to Question W-2.

Iowa — Policy mandatory if utilize federal vocational education funds.

Missouri — In order to receive funds for Home Economics Education Program, Consumer and Homemaking must be offered once every three years. This is a federal requirement. To get vocational home economics education certification, a teacher must have six hours of college credit in business.

W-5. Continued

Grades 9-12 Vocational
States With Consumer Education Policies

	NEW JERSEY	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	PENNSYLVANIA	SOUTH CAROLINA	TENNESSEE	UTAH	PERCENT reporting items
TOPICS COVERED										
a.Consumer desicion-making	X	X	X	X	X					80%
b.Economics	X		X	X	X			X	X	80%
c.Personal Finance	X	X	X	X	X					80%
d.Rights and responsibilities	X	X	X	X	X					80%
e.Other										5%
TITLE OF POLICY										
a.Personal Finance										0%
b.Economics				X				X	X	20%
c.Home Economics							X			20%
d.Consumer Education				X		X	X			30%
e.Consumer and Homemaking							X			30%
f.Consumer Economics			X							10%
g.Other	X	X			X					25%
POLICY										
a.Mandatory	X	X	X	X		X	X	X	X	75%
b.Optional					X					25%
POLICY ESTABLISHED BY:										
a.State Legislature	X		X		X			X		30%
b.State Board of Education		X	X		X	X	X		X	65%
c.Chief State School Officer										5%
d.Other										5%

W-5. Continued

Grades 9-12 Vocational
States With Consumer Education Policies

	NEW JERSEY	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	PENNSYLVANIA	SOUTH CAROLINA	TENNESSEE	UTAH	PERCENT reporting items
SOURCE OF POLICY										
a. State law	X				X			X		25%
b. Resolution or ruling						X				15%
c. Policy statement		X	X		X		X		X	55%
POLICY ADMINISTERED BY:										
a. State education agency		X	X		X	X	X	X		70%
b. Local education agency	X	X	X	X			X		X	65%
COVERAGE OF POLICY										
a. Student instruction		X	X	X	X	X		X	X	80%
b. Teacher certification		X	X		X		X		X	45%
DESIGNATED FORMAT										
a. Part of an elective course		X	X		X					40%
b. Full elective course			X	X	X		X		X	60%
c. Part of a required course		X			X					15%
d. Full required course					X			X		25%
e. Intergrated /infused interdisciplinary program		X	X		X					40%
f. Other										0%

W-6. Who is (are) the person(s) responsible for overseeing the implementation of this policy and what are their major responsibilities?

State	Title and Unit [a]	Major Responsibilities				
		Audits	Teacher-in-service	Curriculum guides	Promotion	Other
Arizona	Social Studies Specialist, School Improvement Unit			x	x	
Arkansas	Executive Director of State Council on Education		x	x	x	
	Social Studies Specialist		x	x	x	
Delaware	State Supervisor, Social Studies				x	
District of Columbia	State Supervising Director, Vocational Home Economics			x	x	
Florida	Director, Florida Council on Economic Education				x	
	Social Studies Specialist				x	
Georgia	Director, General Education			x	x	
	Director, Vocational Instruction			x	x	
Hawaii	Educational Specialist, Off. of Instructional Services, General Educational and Vocational Education Department	x	x	x	x	
Idaho	Chief, Bureau of Instruction			x		b
Illinois	Asst. Superintendent, Recognition and Supervision Section				x	c
Indiana	Vocational Ed. Specialist for Home Economics					d
Iowa	Home Economics Consultant	e		x	x	
Maryland	Specialist in Social Studies		x		x	
Mississippi	Assoc. State Superintendent, Office of Programs Operations		x	x		
	Assoc. State Superintendent, Office of Vocational-Tech and Adult Education		x	x		
Missouri	Director, Home Economics	x	f	x	x	
Nevada	Consumer-Homemaking Consortium			x	x	
New Hampshire	Local District Administrators					
New Jersey	Each County Superintendent oversees this					
New York	Commissioner of Education	x		x		
N. Carolina	Chief Consultant for Social Studies	x	x	x	x	
	Chief Consultant of Consumer Education and Service Occupations	x	x	x	x	
Ohio	Assistant Director, Career Development	x	x	x	x	g
	Consultant, Division of Elementary and Secondary Education	x	x	x	x	g
Oregon	Assistant Superintendent, School Improvement	x		x		
Pennsylvania	No-one is specifically assigned.					
Rhode Island	Coordinator, Basic Education Program	x				

W-6. Continued

State	Title and Unit	Major Responsibilities: Audits	Teacher-in-service	Curriculum guides	Promotion	Other
S. Carolina	Supervisor, Home Economics Education, Vocational Education Division	x	x	x	x	h
	Social Studies Consultant, General/Basic Skills Division	x	x	x	x	h
Texas	Director, Social Studies			x		
Utah	Economic Education Specialist		x	x	x	
West Virginia	Social Studies Coordinator	x	x	x	x	

a All of the specified positions and units are in the Department of Education or, as in North Carolina, North Dakota and a few other states, the Department of Public Instruction of the designated states.

b Do accreditation reports and monitoring.

c Conduct public school approval visit (i.e., team visits to schools to determine compliance)

d Provide technical assistance regarding curriculum and textbook adoption.

e Conduct program evaluations.

f Actually provide teacher in-service.

g Provide grant funding for Economic Education Programs K-12.

h Develop competencies; review and approve textbooks.

W-7. What percentage of students in your state do you estimate upon graduation will have been enrolled in either a required or elective consumer-related course?

States	Grades K-8					Grades 9-12				
	Under 25%	26-50	51-74	Over 75%	Don't know	Under 25%	26-50	51-74	Over 75%	Don't know
State With Consumer Education Policies										
Arizona		x							x	
Arkansas			x			x				
Delaware					x					x
District of Columbia					x		x			
Florida			x						x	
Georgia				x					x	
Hawaii				x			x			
Idaho					x				x	
Illinois					x				x	
Indiana					x		x			
Iowa					x		x			
Maryland	x						x			
Michigan					x					x
Mississippi					x	x				
Missouri					x	x				
Nebraska					x		x			
Nevada					x					x
New Hampshire					x				x	
New Jersey		x							x	
New York				x					x	
North Carolina				x					x	
North Dakota			x				x			
Ohio		x						x		
Oregon		x							x	
Pennsylvania	x						x			
Rhode Island					x	x				
South Carolina					x					
Tennessee				x						
Texas					x				x	
Utah				x				x		
West Virginia			x						x	
Tally	2	4	4	6	15	4	8	2	14	3

W-7. Continued

States	Grades K-8					Grades 9-12				
	Under 25%	26-50	51-74	Over 75%	Don't know	Under 25%	26-50	51-74	Over 75%	Don't know
States Without Consumer Education Policies										
Colorado	x						x			
Connecticut					x					x
Louisiana					x	x				
Maine					x		x			
Massachusetts					x					x
New Mexico	x					x				
Oklahoma	x					x				
South Dakota					x				x	
Vermont	x					x				
Washington					x	x				
Wyoming	x					x				
Tally	**5**	**0**	**0**	**0**	**6**	**6**	**2**	**0**	**1**	**2**

Maine Grades K-8 Most of the 22,000 middle schools/ junior high students in home economics have some integrated consumer education.

Maryland Grades 9-12 Applies to economics.

W-8. Have there been any changes in the mandates/ policies regarding consumer-related subjects in your state since 1981?

STATES	NO	YES	WHAT CHANGES?
ALABAMA			
ALASKA	X		
ARIZONA		X	One-half unit of Free Enterprise required for high school graduation as of 1988.
ARKANSAS		X	Policy adopted; implementation July 1987.
CALIFORNIA	X		
COLORADO	X		
CONNECTICUT	X		
DELAWARE	X		
DIST. OF COLUMBIA	X		
FLORIDA		X	Program assessment abolished.
GEORIGA		X	Policy adopted in 1985.
HAWAII	X		
IDAHO		X	Consumer economics required for graduation in 1984... prior to that an elective.
ILLINOIS		X	If students grades 9-12 pass a proficiency exam, then Consumer Ed. not required.
INDIANA	X		
IOWA		X	Implemented new program guide in August, 1990.
KANSAS	X		
KENTUCKY		X	Mandate abolished in 1984.
LOUISIANA	X		
MAINE	X		
MARYLAND		X	Curriculur Bylaw change.
MASSACHUSETTS	X		
MICHIGAN	X		
MINNESOTA	X		
MISSISSIPPI		X	Curriculum standardized state-wide for Vocational Consumer Education.
MISSOURI	X		
MONTANA	X		
NEBRASKA		X	In order to receive Karl Perkins Vocational Ed. dollars, schools must offer one semester of business or economics.
NEVADA		X	New course of study adopted in 1989.
NEW HAMPSHIRE		X	Current policy was implemented in 1984.
NEW JERSEY	X		
NEW MEXICO	X		
NEW YORK		X	Regents Action Plan began in 1984.
NORTH CAROLINA		X	Revisions of N.C. Standard Course of Study and N.C. Teacher Handbook.
NORTH DAKOTA	X		
OHIO		X	Minimun Standards,1983, mandated economics course be offered to 9-12.
OKLAHOMA	X		
OREGON	X		
PENNSYLVANIA	X		
RHODE ISLAND	X		

W-8. Continued

STATES	NO	YES	WHAT CHANGES?
SOUTH CAROLINA		X	See response to questions W-13.
SOUTH DAKOTA	X		
TENNESSEE	X		
TEXAS	X		
VERMONT	X		
VIRGINIA	X		
WASHINGTON	X		
WEST VIRGINIA		X	One-half unit of Economics is now a graduation requirement.
WISCONSIN			Did not respond to question.
WYOMING	X		

W-9 States indicating that changes in consumer education mandates/policies are in process.

States	Nature of the Change
Idaho	The minimum certification requirements for economic teachers will increase, effective with the 1991-92 school year.
Maine	A draft of Maine's Common Core of Learning lists "understand personal economics and have the ability to manage money" as something all students should know.
Maryland	Outcome development.
Massachusetts	A committee is currently working on developing statewide standards for Consumer and Homemaker Education programs.
New Mexico	Course content revisions.
North Dakota	Later this month we will begin writing our state social studies curriculum guide. Along with Minnesota, Iowa, and South Dakota, we are currently working on consumer fraud education materials.
Oregon	There is an economic strand in the Social Studies Common Curriculum Goals for grades K-8. Common Curriculum Goals have been developed for high school and were adopted by Board in 1990. These are modifications of the existing mandates.

W-10 **Do you have a general statewide assessment program of student learning?**

		State	
		Number	Percent of Total
Yes		36	72%
No		11	22
No answer		3	6
	Total	50	100
Does this program include assessment of consumer-related subject matter?			
Yes		16	44%
No		19	53
Uncertain		1	3
	Total	36	100
At what levels?			
Primary		0	0%
Middle school only		1	6
Middle and senior high		2	13
Senior high only		5	31
All three levels		8	50
	Total	16	100

Comments:

Missouri — Yes, but consumer-related subject matter is a minor facet of the state's program. It is part of the economics goal areas within social studies.

W - 11. Does your state have a statewide exit or competency examination for high school graduation?

	States	
	Number	Percent of Total
Yes	17	34%
No	30	60
Don't know	3	6
Total	50	100
Is consumer education a part of it?		
Yes	8	47%
No	8	47
Don't know	1	6
Total	17	100

States where competency examination includes consumer education:

Arizona	Hawaii
District of Columbia	New Mexico
Florida [a/]	North Carolina
Georgia	Ohio [b/]

a/ A few items relating to functional literacy in money management.

b/ Items in economics.

W - 12. Any further comments on your state's policy?

Arizona

Policy is entitled Free Enterprise and applies only to Economics.

Arkansas

The Standards for grades one through six require that social studies include world and regional geography, Arkansas and U.S. history, economic education, family and community relationships and citizenship.

A Social Studies Course Content Guide has not yet been written for the primary grades. There are, therefore, no current guidelines for teaching economics at that level. Economic concepts are included in the Social Studies Course Content Guide on the intermediate level.

On the junior high level the emphasis is on geography and history rather than economics, but economic concepts are indeed included.

A half unit of economics must be provided by an accredited high school at least once every two years.

California

At present, California does not have a statewide policy for consumer education. Consumer education is taught in secondary schools in consumer home economics education programs and business education programs. Consumer education, as it is taught in both program areas, includes all of the topics identified in the survey—consumer decision-making, economics, personal finance, and rights and responsibilities.

Connecticut

No statewide policy. However, Connecticut Education Laws as of January 1, 1989, Section 10-16b, states under Prescribed Courses of Study, (a) In the public schools the program of instruction offered shall include at least the following subject matter, as taught by legally qualified teachers, the arts; career education, consumer education; health and safety, language arts . . . social studies, including, but not limited to, citizenship, economics, geography, government and history . . . (State of Connecticut Board of Education)

Further, the State Board of Education has developed guides for each subject area to help local school districts comply with the legislative mandate. A Guide to Curriculum Development in Consumer Education (1981) outlines essential concepts for developing programs that assist individuals in functioning as responsible consumers in a complex and changing society. The guide suggests how local school districts can organize a consumer education program for all levels, kindergarten through adult.

Delaware

Forty-five hours of consumer education between grades 7-12 are mandated by the Delaware General Assembly.

Georgia

As part of the Quality Basic Education Act of Georgia, 76 student conferences are required. Of these, one deals with consumer education with an emphasis on the free enterprise system and economics in the U.S. This is included in the curriculum under general education for K-8 and as part of vocational education in grades 6-8 and 9-12.

Consumer home economics is included in the curriculum for high school students, and the middle school curriculum contains information on the free enterprise system.

Indiana

The nearest to a policy is the rule regarding the teaching of consumer education (one-semester course) in the vocational consumer and homemaking program. Consumer education as defined in this survey is taught in other elective courses, either in part or in total.

Iowa

Consumer/Homemaking - Programs may include: (1) instructional programs, services, and activities that prepare youth and adults for the occupation of homemaking; and (2) instruction in the areas of food and nutrition, consumer education, child development and guidance, housing, home management (including resource management), and clothing and textiles. Additional activities will include: (1) conducting programs in economically depressed areas; (2) encouraging the participation of traditionally under-served populations; (3) encouraging the elimination of sex bias and sex stereotyping; and (4) improving, expanding, and updating programs addressing priorities and emerging concerns, involving the needs described above, at the local, state, and national levels.

Program development and improvement of instruction and curriculum will relate to such areas as: managing individual and family resources; managing home and work responsibilities—improving response to individual and family crises; making consumer choices; strengthening parenting skills; assisting aged and handicapped individuals; improving nutrition, conserving limited resources, understanding the impact of new technology on life and work and applying consumer and homemaking education skills to jobs and careers.

Kentucky

Kentucky had a Consumer Education Mandate from 1978-1984. Although the mandate was abolished in 1984, school districts may include Consumer Education in the curriculum areas they deem appropriate.

The Kentucky Council for Economic Education has promoted consumer education through its classroom and teacher education programs. Under the leadership of Dr. Jack Morgan, KCEE has increased its outreach efforts and continues to provide a meaningful leadership role in the promotion of consumer education.

Maryland

Unwritten understanding that consumer issues should be included in the vocational curriculum for both grades K-8 and grades 9-12.

Massachusetts

Consumer education is integrated into curriculum areas such as home economics, marketing education and business education and is generally not a separate course. However, the Division of Occupational Education funds under P.L. 98-524 (The Carl D. Perkins Vocational Education Act) exemplary consumer and homemaking projects that specifically address the needs of pregnant and parenting teens and/or refugees who are unfamiliar with American culture.

Massachusetts has no state-mandated requirements for graduation and does not mandate statewide curriculum. Chapter 71s,17 does state that "every town of twenty thousand inhabitants shall maintain the teaching of a course in practical arts for all students without regard to sex including in such courses both manual training and household arts as part of its elementary and its high school program of studies."

These courses may include components of consumer education, which is one of the areas in which Home Economics teachers need to have had training in order to become certified.

Michigan

Guidelines for consumer economics education are included in the Board of Education Essential Goals and Objectives for Social Studies Education in Michigan (K-12). Consumer economics education is defined as "the preparation of individuals in the skills, concepts, and understanding required for everyday living so that they are equipped to make decisions resulting in efficient use of and satisfaction from their economic resources."

Mississippi

All students who graduate from high school receive some indirectly related instruction in Consumer Education because they must pass the statewide Functional Literacy Examination. This examination includes questions related to Consumer Education in the Mathematics section. Until 1986, Consumer Education was taught by a large number of Vocational Home Economics Teachers. Due to a change in funding structure, more Vocational Home Economics teachers are now teaching Occupational Home Economics and a new course in our state called Basic Vocational. The course in Basic Vocational deals with preparing students for employment and there is a unit that is devoted to Decision Making Skills.

Missouri

Consumer education is not a policy, but is included in state social studies objectives for grades K-8 and grades 9-12, General Education. Curriculum covers consumer decision-making, economics, personal finance and rights and responsibilities applied to specific areas, such as retirement planning, housing, legal contracts, health care, etc.

Nebraska

Consumer education in Nebraska is integrated into the total curriculum. Base program components for secondary vocational education programs include consumer education and home management.

New Hampshire

While we do not have a state policy on consumer education, we do have a state requirement for economic education; 1/2 credit under the social studies requirement for graduation. I have included this information. Many consumer and homemaking teachers offer consumer economic courses that meet this requirement.

New Jersey

State has "thorough and efficient" (T & E) goals such as to: acquire knowledge, skills, and understanding that permit him/her to play satisfying and responsible role as producer/consumer.

How T & E goals are implemented is local school board and school administration decision. No specific consumer ed mandate - provisions for the T & E goals only.

Local schools must show they have implemented T & E — monitored on a county basis.

Family Life Education has a state-mandated K-12 curriculum, but focuses mostly on health. Some consumer units are included on family finance, value awareness, etc. Emphasis is on human sexuality. So it's not a consumer education mandate.

New Mexico

New Mexico requires one-half credit of government (civics) and one-half credit of economics as part of high school student graduation requirements.

For the 1990-91 school year, vocational education hopes to offer/accept one-half credit of consumer education for the economics requirement. We are in the process of arranging this change.

New York

The Home and Career Skills program gives all students a basis for future programs. It is required for all students by the end of grade 8. Introduction to Occupations is required for all occupational education students. Consumer education is a critical part of this program.

Economics is a required course for all students to graduate from high school.

Ohio

Ohio has a unique program in the nation. The Ohio Department of Education supports a leadership program referred to as the Consumer and Economic Education Coordinator Program. Average funding for these programs is $7,500. The range is from $6,000 to $15,000 for the 1990-91 school year.

State legislation states that the allocated funds shall be used "to promote the teaching of consumer education as an integral part of the entire elementary and secondary school curriculum which shall include the development, dissemination, and implementation of comprehensive consumer education curriculum materials designed to improve understanding of economic principles, family and public needs, and the methods by which our economic system functions."

A statewide organization, the Alliance for Consumer and Economic Education, has been in place since 1980. ACEE supports statewide and regional conferences, awards and a newsletter for K-12 educators.

A strong alliance of the Ohio Dept. of Education with the Ohio Council on Economic Education and its nine affiliated centers has been in place since the late sixties.

A K-8 Model Course of Study in Economics has been developed along with a Pupil Performance Objective package.

Parent materials have been developed.

Since 1972 yearly statewide and regional conferences have been conducted.

State Board of Education minimum standards require that a one semester course be offered in economics to include the study of the free enterprise system.

Oregon

Oregon Administrative Rules interpret state statutes and functions as law. Policy established by state board.

Pennsylvania

Consumer education concepts are integrated into all home economics courses at middle through senior high school levels. They are also integrated into many social studies and business education courses.

Chapter 5 Curriculum Regulations of the Pennsylvania State Board of Education lists consumer education as a course which shall be offered as an elective to all students enrolled in secondary grades.

South Carolina

SC has made continual progress over the last four years in economic education. There are Economic education programs (consumer education is taught here also) in the high schools (mandated) and optional consumer education programs at the elementary level. Consumer education is taught in vocational education through the home economics program.

There is also a DEEP program (District Economic Education Program) where school districts designate a person to coordinate consumer-related information.

Grants (summer) are available to approximately 250 teachers (all grade levels) through the Joint Council on Economic Education.

All students graduating from South Carolina schools are required to take economic education.

Changes that have been made in policies regarding consumer-related subjects since 1981 include: developed specific programmatic competencies; improved instructional materials; college level advanced placement courses in Economics taught in high school as an elective.

South Dakota

Our state has a graduation requirement for economics/consumer education. However, the requirement does not address duration (semester, year-long, etc.). Unfortunately the students may receive two weeks in a "government" class/course.

Tennessee

For grades K-6 a curriculum framework for social studies that teachers should follow is provided. It is an integrated framework, so it has consumer economic issues. In grades 7 and 8 the curriculum is course-oriented.

Every student for graduation from high school must take a semester of economics, by state mandate. The statute specifically refers to "free enterprise" instruction. The course, as offered, includes some consumer economics, as a result of encouragement by the State Board.

Virginia

General assembly 1990 looked at a policy but it was not approved. Economics offered in grades 6-8 within social studies curriculum; at high school level, optional program that is encouraged.

Washington

225 school districts offer approved vocational home and family life education. An approved program must include at least one comprehensive course which includes consumer resource management. This course is a required course in several school districts.

The program provides opportunities to explore all areas of home and family living in a general course which is prerequisite to advanced study. Such a course is balanced in terms of intensity of study in each of the tasks related to the occupation of homemaking—child rearing, decision making, managing personal and family resources and family relationships, purchasing goods and services and providing adequate housing, food, and clothing for the family. The total hours of the general course will be dependent upon the scope and objectives of the grades 6-8 program, but will be no less than 90-120 hours. If there is no planned course work in grades 6-8, the general course will be one year (120-180) hours).

West Virginia

For additional details on the economics graduation requirement, please contact Barbara Jones, Social Studies Coordinator, West Virginia Dept. of Education, (304) 348-7805.

Wyoming

Wyoming has, by state board policy, called upon the schools since 1978 to include free enterprise in areas in which they measure student proficiency prior to graduation. That practice ended with the withdrawal of that policy in favor of new state accreditation regulations at the May, 1990 meeting of the board.

The new accreditation regulations are to be implemented over the next 4 years. While consumer education is not mentioned, the door is open for its concepts in several of the core areas.

W - 13. Can you provide us with the names of principals and/or teachers in your state who are currently involved in outstanding consumer education programs? (Includes only those persons who have given permission to be included in this listing.) Arrangement of list is alphabetically by state.

Grades K-8

Jeannette Bennett
Parkin Elementary
P. O. Box 37
Parkin, Arkansas 72373
(501) 755-2761

Donna Wright
Jones Elementary
Hobson and Linwood Streets
Hot Springs, Arkansas 71913
(501) 623-3481

Janice DeBenedetti, Program Mgr.
Home Economics Education Unit
California Dept. of Education
721 Capitol Mall, 4th Floor
Sacramento, California 95814
(916) 445-5078

Larry Bradsbury
Jefferson County Schools
1829 Denver West Drive
Golden, Colorado 80401
(303) 273-6500

Susan Hall
Griswold Elementary
303 Slater Avenue
Jewett City, Connecticut 06351
(203) 376-4431

Naomi Waddleton
Brookland School
12th and Michigan Ave., N.E.
Washington, DC 20017
(202) 576-6082

Elizabeth Pare
York Middle School
York, Maine 03909
(207) 363-4214

Grades 9-12

Linda Haley
Oakdale Jr. High
511 N. Dixieland Road
Rogers, Arkansas 72756
(501) 631-3615

Wyona Bryant
Arkansas High School
1500 Jefferson Street
Texarkana, Arkansas 75502
(501) 774-7641

Doug Mahr, Consultant
Business Education Unit
California Dept. of Education
721 Capitol Mall, 4th Floor
Sacramento, California 95814
(916) 445-5183

Ermadine Mays
Hine Jr. High School
8th and Penna. Ave., S.E.
Washington, DC 20003
(202) 724-4772

Vicki Chandler
Rimrock Jr./Sr. High
HC85, Box 184A
Bruneau, Idaho 83604
(208) 834-2260

Ed Schmidgall
Naperville North
Ogden at Mill
Naperville, Illinois 60540
(708) 420-6515

John Morton
Homewood/Flossmoor
999 Kedzie Street
Flossmoor, Illinois 60422
(708) 799-3000

Grades K-8

Sharon Barter
Boothbay Regional Elementary
Boothbay Harbor, Maine 04538
(207) 633-5097

Ava Mendelson
Wm. H. Farquhar Middle School
16915 Batchellors Forest Road
Olney, Maryland 20832
(301) 924-2200

Patricia DeGiola-Laird
Herbert Hoover Middle School
Jackson Avenue
Edison, New Jersey 08837
(908) 225-9390

Theresa Phillips
Otto Shortalt Middle School
Markell Drive
Wampsville, New York 13163
(315) 363-1050

Mary Stang-Cooke
Wilson CS
375-80 Lake Street
Wilson, New York 14172
(716) 751-9341

Paul Theiss
Hudson Middle School
120 N. Hayden Parkway
Hudson, Ohio 44236
(216) 653-3371

Karen Thomas
Bidwell Elementary
Rt. 3, Box 582
Bidwell, Ohio 45614
(614) 446-8399

Michael Forbes
S. Kingstown Jr. High School
301 Curtis Corner Road
Peace Dale, Rhode Island 02879
(401) 792-9682

Fonda Hawley
Mannington Middle School
113 Clarksburg Street
Mannington, West Virginia 26582
(304) 986-1050

Grades 9-12

Anita Orcutt
Trinton Jr. High
300 Triton Drive
Bourbon, Indiana 46504
(219) 342-6505

Avis Burge
South Central Jr/Sr. High
9808 South 600 W.
Union Mills, Indiana 46382
(219) 767-2266

Sondra McAllister
North High School
501 Holcomb Avenue
Des Moines, Iowa 50313
(515) 242-7200

Sylvia Dean
Piscataquis High School
Guilford, Maine 04443
(207) 876-4503

Jo Ann Pullen/Diane Killen
Pioneer Valley Regional School
Route 10
Northfield, Massachusetts 01360
(413) 498-2931

Daniel Ross
Medford High School
489 Winthrop Street
Medford, Massachusettes 02155
(617) 396-5800

Patricia Pike
Harrisonville High School
1504 E. Elm Street
Harrisonville, Missouri 64701
(816) 884-3273

Danette Graham
Kearny High School
336 Devon Street
Kearny, New Jersey 07032
(201) 955-5050

Kay Whitner
Sparta High School
West Mountain Road
Sparta, New Jersey 07871
(201) 729-6191

Grades 9-12

Betty Klassen
West Mesa High School
6701 Fortuna, N.W.
Albuquerque, New Mexico 87121
(505) 831-6993

Timothy Hovet
Kindred Public School
Kindred, North Dakota 58051

Marjorie Eisenberg
Shaker Heights High School
159110 Aldersyde Drive
Shaker Heights, Ohio 44120
(216) 295-4200

Linda Young
Newcastle High School
101 N. Main Street
Newcastle, Oklahoma 73065
(405) 387-4304

Ann Miruski
Putman City Public Schools
5401 N.W. 40th Street
Oklahoma City, Oklahoma 73122
(405) 495-5200

Edward Jawor
Bristol Senior High
199 Chestnut Street
Bristol, Rhode Island 02809
(401) 253-4000

Doris Hickson
North Augusta High School
2000 Knobcone Avenue
North Augusta, South Carolina 29481
(803) 442-6100

Gwendolyn Waring
Summerville High School
1101 Boone Hill Road
Summerville, South Carolina 29483
(803) 873-6460

Charlotte Schuur
Washington Springs
Wessington, South Dakota 57382
(605) 539-9391

Joyce Sagare
Selah High School
801 N. First St.
Selah, Washington 98942
(509) 697-0770

Carolyn Young
Capital High
1500 Greenbrier St.
Charleston, West Virginia 25311
(304) 348-6500

John Binning, Principal
Torrington High School
24th & West C Street
Torrington, Wyoming 82240
(307) 532-7101

SURVEY QUESTIONNAIRES AND PARTICIPANTS

National Coalition for Consumer Education
Irene K. Williamson
Executive Director
16 West 22 Street-9 Floor, New York, NY 10010
Tel 212 463-8329/Fax 212 366-0351

NATIONAL COALITION FOR CONSUMER EDUCATION
1990 SURVEY ON THE STATUS OF CONSUMER EDUCATION
GRADES K-12

INTERVIEW OUTLINE

NAME OF INTERVIEWER_____
(State Coordinator)

STATE_____ YOUR PHONE # _____

DATE OF INTERVIEW_____

PERSON TO BE INTERVIEWED:

IF SOMEONE OTHER THAN THE PERSON RECEIVING THE WRITTEN SURVEY IS INTERVIEWED, PLEASE FILL IN APPROPRIATE INFORMATION BELOW:

NAME_____

TITLE_____

AFFILIATION_____

ADDRESS_____PHONE_____

_____
(city) (state) (zip)

PLEASE RETURN WRITTEN SURVEY AND INTERVIEW FORMS NO LATER THAN JUNE 1 TO: IRENE K. WILLIAMSON, NCCE, 16 WEST 22 STREET- 9 FLOOR, NEW YORK, NY 10010.

BEST COPY AVAILABLE

NATIONAL COALITION FOR CONSUMER EDUCATION
SURVEY- STATUS OF CONSUMER EDUCATION- GRADES K-12

INTERVIEW OUTLINE

1. MUCH HAS BEEN MADE OF THE NEED TO REVITALIZE EDUCATION IN OUR COUNTRY. HOW HIGH ON THIS AGENDA SHOULD CONSUMER EDUCATION BE PLACED?

WOULD YOU SAY IT SHOULD BE IN THE TOP, MIDDLE OR BOTTOM THIRD?

_____TOP

_____MIDDLE

_____BOTTOM THIRD

2. OF THE VARIOUS INTEREST GROUPS THAT YOU DEAL WITH, WHICH IS MOST LIKELY TO WANT TO DISCUSS CONSUMER EDUCATION INITIATIVES?

____YOUR STAFF

____LOCAL SCHOOL ADMINISTRATORS

____LEGISLATORS

____TEACHERS

____PARENT GROUPS

____STUDENTS

____THE BUSINESS COMMUNITY

3. FROM YOUR PERSPECTICE AS AN EDUCATOR, WHAT 3 CONSUMER PROBLEMS/ISSUES ARE MOST LIKELY TO NEED ATTENTION BY CONSUMER EDUCATORS IN THE 1990'S?

1._____

2._____

3._____

BEST COPY AVAILABLE

4. WHAT AREA OF CONSUMER EDUCATION, BASED ON OUR DEFINITION, WILL STUDENTS NEED MOST IN THE 1990'S? RECALL THAT OUR DEFINITION INCLUDED:

____CONSUMER DECISION MAKING

____PERSONAL FINANCE

____ECONOMICS

____CONSUMER RIGHTS/RESPONSIBILITIES

5.CONSUMER EDUCATION HAS BEEN AROUND SINCE THE 1930'S WITH PEAKS AND VALLEYS IN ITS PROMINENCE ON THE EDUCATION AGENDA. WHAT FACTORS WOULD YOU SAY ARE STANDING IN THE WAY OF AN INCREASED EMPHASIS ON CONSUMER EDUCATION IN OUR SCHOOLS?

_____

_____

_____

_____

6. WHAT EFFORTS WOULD YOU ADVISE FOR SUPPORTERS OF CONSUMER EDUCATION IN THEIR QUEST TO OBTAIN AN INCREASED EMPHASIS ON CONSUMER EDUCATION IN OUR SCHOOLS?

_____

_____

_____

_____

7. WE HAVE DEFINED CONSUMER EDUCATION AS INCLUDING FOUR GENERAL AREAS: CONSUMER DECISION-MAKING, ECONOMICS, PERSONAL FINANCE AND CONSUMER RIGHTS AND RESPONSIBILITIES. APPROXIMATELY HOW OFTEN ARE THESE SUBJECT MATTER AREAS DISCUSSED AS YOU MEET WITH OTHERS IN YOUR CAPACITY AS THE CHIEF EDUCATION OFFICER HERE IN (YOUR STATE)?

(You might want to ask for a specific response, such as: daily, weekly, etc.)

8. ARE THESE TOPICS IN CONSUMER EDUCATION MORE OR LESS LIKELY TO COME UP THESE DAYS AS COMPARED TO FIVE YEARS AGO?

_____YES _____NO

EXPLAIN_____

_____

9. IF BUDGET ISSUES WERE NOT A CONSTRAINT, WHAT IS THE FIRST THING YOU WOULD DO IN YOUR STATE'S SCHOOLS ABOUT CONSUMER EDUCATION?

_____

_____

_____

BEFORE YOU END THE INTERVIEW

1. Be sure to get the completed written questionnaire to send to us. Scan it to make sure that all questions have been answered. If there are blanks, you might want to ask about these segments at this time.

2. Try to find out more about the teachers or schools that have been identified as having excellent consumer education programs in place. Ask what makes them effective. Ask if other educators in the state are aware of them. Try to meet with these teachers to find out more about their programs. Please share your findings with us, along with any materials you receive from these schools.

3. Find out if there is someone in the state's school administrator's office with whom you can work on an on-going basis to share experiences and test new ideas.

CLOSE THE INTERVIEW

Close the interview in an appropriate way by thanking your host for his/her time and willingess to respond candidly to both the written and oral portions of our survey. Indicate that you hope to stay in touch and work together for the benefit of your state's children.

National Coalition for Consumer Education

1990 SURVEY

STATUS OF CONSUMER EDUCATION IN PUBLIC SCHOOLS, GRADES K-12

CONDUCTED BY:

THE NATIONAL COALITION FOR CONSUMER EDUCATION
16 WEST 22 STREET
NEW YORK, NY 10010
212-463-8329

Irene K. Williamson, Executive Director

NATIONAL COALITION FOR CONSUMER EDUCATION
1990 SURVEY ON THE STATUS OF CONSUMER EDUCATION
IN PUBLIC SCHOOLS, GRADES K-12

Name of person preparing this report _____

Title _____

Address _____

_____
City State Zip

Phone ( )_____, extension _____

PLEASE COMPLETE PAGES 1-6 PRIOR TO INTERVIEW

CONSUMER EDUCATION is defined to include four general areas: consumer decision-making, economics, personal finance, and consumer rights and responsibilities.

CONSUMER DECISION-MAKING - covers critical thinking skills relating to comsumers' goals, needs, and wants, and the effects of attitudes, advertising, information and opportunity costs on consumer behavior.

ECONOMICS is the study of allocation of scarce resources among competing wants. It includes the principles of supply and demand, the determination of price in a market system, and such other topics as economic growth and productivity, global interdependence, and the role of consumers and producers in the American economic system.

PERSONAL FINANCE includes such topics as money management, budgeting, record-keeping, income and net worth statements, the use of credit, financial planning, the buying of insurance, and tax preparation.

CONSUMER RIGHTS AND RESPONSIBILITIES includes responsible citizenship concerning consumer protection laws and regulations, redress mechanisms, and such other topics as the environment, safety, health care and affordable goods and services.

PLEASE CHECK THE ITEMS THAT BEST DESCRIBE THE STATUS OF CONSUMER EDUCATION IN YOUR STATE AS OF 1990.

GENERAL EDUCATION applies to all students enrolled in academic and college-preparatory programs and covers instruction in such subjects as social studies, science, math or language arts.

VOCATIONAL EDUCATION is a program for students enrolled in courses such as business education, marketing education, consumer home economics, or other related subjects.

		GRADES K-8		GRADES 9-12	
		GENERAL	VOCATIONAL	GENERAL	VOCATIONAL
1.	Is there a state-wide policy regarding consumer education?	Yes ____ No ____	Yes ____ No ____	Yes ____ No ____	Yes ____ No ____
	If yes, indicate year the policy was adopted.	Date____	Date____	Date____	Date____
2.	What does this policy cover?	(Check all that apply.)			
	Consumer decision-making	____	____	____	____
	Economics	____	____	____	____
	Personal Finance	____	____	____	____
	Rights and responsibilities	____	____	____	____
	Other (specify)	____	____	____	____
3.	What is the title of your consumer education policy?				
	TITLE				
	Personal Finance	____	____	____	____
	Economics	____	____	____	____
	Home Economics	____	____	____	____
	Consumer Education	____	____	____	____
	Consumer and Homemaking	____	____	____	____
	Consumer Economics	____	____	____	____
	Other (specify)	____	____	____	____
4.	Is your policy: mandatory	____	____	____	____
	or is it optional (based on preferences of, for example, the local district or school)?	____	____	____	____

	GRADES K-8		GRADES 9-12	
	GENERAL	VOCATIONAL	GENERAL	VOCATIONAL
a) Who established the mandatory policy?				
State Legislature	____	____	____	____
State Board of Education	____	____	____	____
Chief State School Officer	____	____	____	____
b) What type of mandatory policy is it?				
State law	____	____	____	____
Resolution or ruling	____	____	____	____
Policy statement	____	____	____	____

Specifics of a Consumer Education Policy

5. Who administers the policy?				
State education agency	____	____	____	____
Local education agency	____	____	____	____
6. What does it cover?	____	____	____	____
Student instruction	____	____	____	____
Teacher certification	____	____	____	____
7. What format is designated?				
Part of an elective course	____	____	____	____
Full elective course	____	____	____	____
Part of a required course	____	____	____	____
Full required course	____	____	____	____
Integrated/infused/ interdisciplinary program	____	____	____	____

PLEASE PROVIDE A COPY OF THE REGULATIONS, CODE OR POLICY DESCRIBED ABOVE. ALSO INCLUDE A COPY OF THE CURRICULUM GUIDE OR OTHER GUIDELINES DEVELOPED BY YOUR STATE.

Implementation of Policy

8. Who is (are) the person(s) responsible for overseeing the implementation of this policy?

Title _____ Title _____

Agency _____ Agency _____

9. What are their major responsibilities? (Check all that apply.)

Conduct audits	____
Monitor teacher in-service	____
Develop curriculum guides	____
Promote consumer education efforts	____
Other (specify)_____	

10. What percentage of students in your state do you estimate upon graduation will have been enrolled in either a required or elective consumer-related course?

	Grades K-8	Grades 9-12
Under 25%	____	____
Between 26 and 50%	____	____
Between 51 and 74%	____	____
Over 75%	____	____
Don't know	____	____

Changes in Policy

11. Have there been any changes in the mandates/policies regarding consumer-related subjects in your state since 1981?

Yes ____ No ____

If yes, please describe below.

12. What changes, if any, are in process? Please describe.

Please check the most appropriate description of the changes.

Enact ____ Modify existing mandates ____ Expand ____

Abolish ____ Other (specify) _____

Assessment

13. Do you have a general statewide assessment program of student learning?

Yes _____ No _____

a) Does this program include assessment of consumer-related subject matter?

Yes _____ No _____

b) At what levels? (Check all that apply.)

primary _____
middle/junior high school _____
senior high school _____

14. Does your state have a statewide exit or competency examination for high school graduation? Yes _____ No _____

a) Is consumer education a part of it?

Yes _____ No _____

15. Can you provide us with the names of principals and/or teachers in your state who are currently involved in outstanding consumer education programs?

	Grades K-8	Grades 9-12
Teacher	_____	_____
School	_____ Grade _____	_____ _____
Address	_____	_____
	_____	_____
Phone	( )_____	( )_____
Teacher	_____	_____
School	_____ Grade _____	_____ _____
Address	_____	_____
	_____	_____
Phone	( )_____	( )_____

17. Any further comments you have on your state's policy will be greatly appreciated.

END OF WRITTEN SURVEY

An in-person interview lasting 15-20 minutes will be scheduled with you or your designee, at your convenience, within the next three weeks. Please have completed written survey with attachments ready to turn over to the State Coordinator conducting the interview for the National Coalition for Consumer Education.

PARTICIPANTS IN SURVEY

	Both Forms	Only Interview Form	Only Written Form
ALABAMA		X	
ALASKA	X		
ARIZONA			X
ARKANSAS	X		
CALIFORNIA	X		
COLORADO	X		
CONNECTICUT	X		
DELAWARE	X		
DIST. OF COLUMBIA	X		
FLORIDA	X		
GEORGIA	X		
HAWAII			X
IDAHO	X		
ILLINOIS	X		
INDIANA	X		
IOWA	X		
KANSAS	X		
KENTUCKY	X		
LOUISIANA	X		
MAINE	X		
MARYLAND	X		
MASSACHUSETTS			X
MICHIGAN	X		
MINNESOTA			X
MISSISSIPPI	X		
MISSOURI	X		
MONTANA	X		
NEBRASKA	X		
NEVADA	X		
NEW HAMPSHIRE	X		
NEW JERSEY	X		
NEW MEXICO	X		
NEW YORK	X		
NORTH CAROLINA	X		
NORTH DAKOTA	X		
OHIO	X		
OKLAHOMA			X
OREGON	X		
PENNSYLVANIA			X
RHODE ISLAND			X
SOUTH CAROLINA	X		
SOUTH DAKOTA			X
TENNESSEE			X
TEXAS	X		
UTAH	X		
VERMONT	X		
VIRGINIA	X		
WASHINGTON	X		
WEST VIRGINIA	X		
WISCONSIN	X		
WYOMING	X		